

SELF-INSURANCE

Continued from page 1
that's terribly anti-life," the bishop said.

The plan created for the Baker Diocese also offers some benefits that aren't usually found in employee health-insurance programs, he explained. For instance, it picks up the cost of training in natural family planning, the church-approved family planning system. It pays for family therapy, where most plans only cover individual mental health care. And it covers treatment for self-inflicted injuries, something excluded by most health insurance.

"As a Christian, I'd be hard-pressed to have to tell parents whose child just attempted suicide that their son or daughter's medical care is not covered," Bishop Vasa said.

Under self-insurance, employers themselves pay the costs of covered health care, using the money that otherwise would be used for premiums to outside companies, said Tracy Williams, president of Verus



Employees of some dioceses that use self-insurance pay low monthly health premiums.

Health, an Indianapolis-based company which administers health-insurance plans in line with Catholic teaching.

Dennis Poust, spokesman for the New York State Catholic Conference, noted that his state's church is battling contraceptive mandates similar to those imposed by California. New York's bishops have discussed self-insurance as an option should they lose their current court case against the mandates, he

said.

Meanwhile, James Rinefield, chief financial officer for the Diocese of Rochester, N.Y., said that "preliminary discussions" have taken place regarding self-insurance, but "nothing definitive" has been concluded.

Because of the complexities of any kind of health insurance, self-insurers typically use such companies to pull together and oversee their plans. Third-party administrators, as they are known, can create an employer's own network or go through local systems, such as Oregon's Providence Health, or large nationwide providers, such as United HealthCare, the provider for the self-insurance program of the U.S. Conference of Catholic Bishops, which has about 350 employees.

Williams explained that when actual expenses run less than the amount expected, the employer pockets the extra money that year. When costs run higher, the employ-

er is responsible for paying, usually out of other funding sources.

Williams said self-insurers generally have what is known as stop-loss insurance coverage to pay costs beyond a certain upper limit. Because of the amount of money needed as a base, self-insurance isn't practical for small employers, he said. But those with as few as 100 employees can probably afford to tailor insurance to suit their moral standards and, often, save money too, according to Williams.

The Diocese of Fort Wayne-South Bend, Ind., has been self-insured since long before its chief financial officer, Joe Ryan, started work there seven years ago. Until the last three years brought several unexpectedly large claims and \$3.6 million in losses, the diocese realized significant savings nearly every year, Ryan said.

"I assume we've saved at least that amount (\$3.6 million) over the previous years," he said. The math works out for the diocese's 1,200 employees, too, with their premiums costing only about \$20 a month.

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