



Lunch and Learn Opportunity

Learn about Captive Health Plans with:

Joyn Health

Speaker:

JOSEPH GOUGH

President and CEO, Joyn Health



June 10, 2026

12:00 PM to 1:00 PM

[REGISTER HERE](#)

www.joynhealth.com

Objectives:

1. Learn about Stop-Loss Group Captive Health Plans
2. Understand how Captives work and why they are cost effective
3. Identify benefits to employers and employees



STOP-LOSS GROUP CAPTIVE HEALTH PLAN

Own Your Health Plan.

Stop paying commercial insurance premiums and start building equity. Joyn Health's Stop-Loss Captive model lets physician groups self-insure together -- sharing risk, controlling costs, and capturing underwriting profit.

20-30%

AVG PREMIUM SAVINGS VS. COMMERCIAL

EQUITY

UNDERWRITING PROFIT STAYS WITH MEMBERS

CUSTOM

PLAN DESIGN YOUR GROUP CONTROLS

STOP

LOSS PROTECTION ON CATASTROPHIC CLAIMS

HOW WE DELIVER RESULTS

01

Captive Formation

BUILD YOUR OWN RISK POOL

- Pool with Joyn member physician groups to share risk
- Feasibility analysis and actuarial review at no cost
- Legal structure, domicile, and regulatory compliance
- Custom plan design: benefits, networks, deductibles

02

Cost Containment

CONTROL EVERY DOLLAR SPENT

- Reference-based pricing for hospital and specialist claims
- Carve-out pharmacy strategy for Rx cost reduction
- Direct Primary Care integration reduces utilization
- Employee wellness programs tied to incentive structures

03

Profit Capture

KEEP WHAT YOU EARN

- Surplus underwriting profit returned to member owners
- Investment income on captive reserves accrues to members
- Annual dividend potential based on claims performance
- Multi-year participation builds equity in the structure

The *Human-in-the-Loop* Advantage

● Physician-Controlled Benefits

Your group decides the plan design, networks, and employee cost-sharing -- not a commercial insurer focused on their own margins.

● Shared Risk, Real Savings

Pooling with other Joyn physician organizations spreads catastrophic risk while keeping routine claims costs inside the group.

● Transparent Claims Data

Full access to your own claims data drives smarter benefit decisions, disease management priorities, and cost containment strategies.

● Long-Term Equity Building

Unlike commercial premiums that disappear each year, captive surplus compounds -- members build real financial equity over time.

Schedule Your Complimentary Consultation Today

JoynHealth.com

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