



## BOARD MEMBER PROFILE

**Jason Jones**  
**MERCER**  
**VP Sponsorships**

Jason is a Business Development leader at Mercer Health & Benefits, the leading global provider of health and benefits consulting, brokerage and administration services. Prior to joining Mercer, Jason worked in the hospitality industry in both domestic and international capacities. He was responsible for brand management, sourcing and business development activities to generate new projects and room growth in a defined geographic territory.

This is his first year on the SD SHRM Board serving as Vice President of Sponsorships. He is also currently a board member of CALSHRM, a member of the Compensation and Benefits Association-

San Diego and the East County Personnel Association. He is a former board member of North County Personnel Association. He also volunteers with the Multiple Sclerosis Association of America.

He holds a Bachelor of Arts degree in Business Administration from the University of Nevada Las Vegas (UNLV), and California Insurance Licenses in Life & Disability and Property & Casualty.

Jason lives in North County with his wife, Kelsey, their five month old son, Micah, and their three cats. In his free time, Jason likes to play golf and box at the local gym.



## NEW SD SHRM MEMBERS IN APRIL

*WELCOME to San Diego SHRM as our new members this month. We encourage you to become active in the organization to meet new HR associates and get the most out of your SD SHRM experience.*

**Nancy R. Turskey, PHR**  
**NRG HR Consulting**  
**VP Membership**

Kimberly Juntunen

Meryl Livingston

Kristen Miller, CCP, PHR  
 Business Development Manager  
 Ultimate Software

Dana Toppel, LCSW  
 Director of Programs  
 The San Diego LGBT  
 Community Center

Fred M. Vaught  
 Instructor  
 Heartland Institute of  
 Financial Education

## Three Questions Employers Should Ask Before Self-insuring Medical Plans



By **MIKE BARONE**, President,  
 Intercare Insurance Solutions

With the struggling economy, employers are focused on cost-saving strategies. Self-insuring employer-sponsored medical plans may be one option to explore. But self-insurance is not without risk. To weigh the advantages and disadvantages, start by asking the following:

### What do you hope to achieve?

Whether it's cost-savings, improved cash flow or better access to claim data, make sure you have the information to properly evaluate your plan. You need good reports on claims and the demographics of your employee population. If you have a large number of employees in a capitated HMO, you may not have the data needed to assess the potential for implementing a self-insurance strategy and will need to find other ways to assess their health risks before proceeding.

### What is your tolerance for risk?

Can your company absorb the swings in cash flow that often occur in claim payments? You should establish expected best and worst case scenarios for up to three years out. It is common for a self-insured plan to experience a spike in claims every few years, but it is impossible to predict in which year it will happen.

### Do you have a clear strategy?

Self-insurance requires a risk mitigation strategy to protect your company. Setting aside reserves or purchasing stop loss insurance are minimal options to protect against large claims. A process should be put in place for continuous analysis of your initial goals and current and expected outcomes. Does anything need to change?

Self-insurance can be a good strategy or a disaster. The keys are in the planning and execution.