

Northwell Direct Selects ClearPoint Health to Assist Employers with Alternative Health Insurance Solutions

ClearPoint Health was named a preferred partner by Northwell Direct, expanding access to transparent, self-funded health plans across the New York metro area

NEW YORK, NY, UNITED STATES, July 1, 2026 /EINPresswire.com/ -- June 2026 — [ClearPoint Health](#) today announced a strategic partnership with [Northwell Direct](#), one of the nation's most proven

direct contracting platforms and the health benefits solutions arm of Northwell Health. Under the partnership, ClearPoint Health has been selected as one of Northwell Direct's preferred partners to offer stop loss coverage with a group captive insurance program serving employers across New York, New Jersey, and Connecticut.



The partnership combines direct provider access with transparent, self-funded financing strategies, giving employers a new path to improve healthcare quality, control costs, and create a better benefits experience for employees.



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Jeb Dunkelberger

The partnership is based in a strong commitment by both organizations to remove barriers between providers and employers through innovative direct contracting models. This includes Northwell Direct's ability to deliver an average of 20% savings to employers on their care at Northwell Health without the need to sacrifice quality or limit access to care for their employees. It also strongly signals Northwell Direct's confidence and trust in ClearPoint Health's unique organizational capability, captive insurance structure expertise, risk management discipline, financial performance, and market presence in

the NY-Metro region.

"We have long believed that the next generation of health insurance will be defined by the quality of care provided and the patient's holistic clinical experience, not just the financial structure," said Jeb Dunkelberger, Chief Executive Officer of ClearPoint Health. "Northwell Direct shares that belief. This partnership combines ClearPoint Health's dynamic captive insurance

platform with Northwell Direct's direct access to a premier provider network and care management in a way that creates real, measurable value for employers. We are proud to have been selected, but even more excited to provide employers a new health benefits solution."

A New Model for Employer-Sponsored Health Benefit Solutions

Northwell Direct is built on a direct contracting model that gives self-funded employers access to the Northwell Direct provider network, which includes the Northwell Health provider network, spanning more than 44,000 providers and 57 hospitals across New York, New Jersey, and Connecticut, along with a national provider network wrap for expanded coverage and employee choice. The model gives employers a direct relationship with one of the most respected health systems in the country, along with care management and clinical coordination embedded within the product experience. Northwell Direct has grown in recent years to serve employers and unions across the tristate area, representing more than 300,000 people and achieving a 97 percent renewal rate.

ClearPoint's captive insurance structure is aligned to the provider network, which gives employers something that has historically been difficult to achieve: alignment between how healthcare is financed and how it is delivered. This model has led ClearPoint Health's rapid growth, now accessible to over 800,000 people.

Historically group insurance captives are built to simply share medical stop loss risk. Employers joining ClearPoint group captive insurance program and stop-loss insurance management program will have access to Northwell Direct's provider network and care management programs alongside ClearPoint Health's medical stop-loss management and employer-focused concierge support model.

"For innovative employers looking for a long-term solution, this is the partnership to deliver it," said Nick Stefanizzi, CEO of Northwell Direct. "You're not just joining a captive, you're joining a community of employers connected to one of the highest quality health systems in the country, and Northwell Direct, which is accountable for administering a high quality provider network and member experience. That combination doesn't exist anywhere else in our market."

What the Partnership Means for Employers

Employers participating in this captive insurance program will have access to:

- Northwell Direct's Tier 1 provider network, including Northwell Health and affiliated systems such as RWJBarnabas, Maimonides, Garnet Health, and Hudson Regional Hospital, with a national wrap provider network
- A dedicated group captive insurance structure with creative underwriting, stop-loss management, and transparent financial reporting
- Embedded care management programs designed for self-funded employers, coordinated

across the provider network and captive insurance infrastructure

- A scalable platform positioned for 1/1/2027 effective dates, with ClearPoint Health's structured onboarding and implementation process

A Shift in How Captives Create Value

The ClearPoint Health and Northwell Direct partnership reflects a broader shift in how leading employer health benefits programs are being structured. The traditional value proposition of captive insurance has focused on risk pooling, stop-loss economics, and financial transparency. Those metrics remain important.

What is changing is the recognition that financial performance in a employer self-funded health plan is ultimately driven by clinical performance. Where employees receive care, how effectively conditions are managed, and how well providers and payers are aligned around the same goals, all affect plan costs. A captive stop-loss insurance program that also connects employers to a high-quality provider network changes what employers can expect from their health benefits programs.

The stated objectives for the partnership are to deliver superior access, cost management, and health outcomes for self-insured employers across the NY-Metro area while building a platform designed for long-term growth.

For employers currently evaluating mid-year strategy and planning for a January 1, 2027 or later effective date, the program is open now. Employers and benefit advisors interested in learning more can contact the ClearPoint Health growth team directly.

About ClearPoint Health

ClearPoint Health, based in West Palm Beach, FL, is a performance-based captive platform and alternative funding marketplace for mid-sized employers. ClearPoint Health's ClearChoice Health Plans connect employer members to disciplined captive management, proactive clinical oversight, and transparent plan performance reporting. For more information, visit getclearpoint.com or contact sales@getclearpoint.com.

About Northwell Direct

Northwell Direct is an innovative health benefits solution that provides self-insured employers with direct access to a comprehensive provider network in the New York Metro area and at-the bedside care management. Northwell Direct is part of Northwell Health, the largest healthcare provider in New York State, with more than 44,000 providers and 57 hospitals across New York, New Jersey, and Connecticut. For more information, visit northwelldirect.northwell.edu/ or contact nwdirect@northwell.edu.

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