5 questions for your stop-loss insurer

Your stop-loss can cover cell and gene therapy like any other claim. Take these questions to your stop-loss insurer or your broker or consultant. Their answers show what your own policy covers.

1 **Does our stop-loss policy cover cell and gene therapy claims?**

Does it exclude or limit them? Most stop-loss insurers cover these claims like any other claim, but some policies exclude or limit them.[1]

2 **What happens at renewal after a large claim?**

Could the insurer set a higher deductible for that person (called lasering), or raise our deductible?[1]

3 **Will a gene therapy claim raise our price?**

Ask whether these claims count in your experience rating, which sets your price from your own claims history.[1]

4 **If we carve it out, what do we get?**

A carve-out can make sense if your stop-loss insurer lowers your price enough for removing the risk. Ask how much, and who would pay these claims instead.[1]

5 **What else can manage the cost?**

Centers of excellence (selected treatment centers), reinsurance, and payment tied to results, such as value-based agreements or warranties.[1,2]

How rare are these claims? About 9 in 100,000 people in employer health plans received a cell or gene therapy in a year, and their care, all of it, was about 0.5% of total plan spending.[2] CFO summary and more: **whatiscelltherapy.org**

References

1. Belousova A, Brown R, Peel A. Employers' top four questions about cell and gene therapies. Mercer. August 13, 2025.
2. Employee Benefit Research Institute. Cell and Gene Therapies in Employment-Based Health Insurance: Financing the High-Cost, High-Impact Future. Issue Brief. February 12, 2026.

General information for employers and benefits professionals. Not medical advice.