

Get Out of Jail Free

While most of us are well situated there are many of us in “health insurance jail.” This means we endure a combination of prohibitive premiums, poor service, limited access to doctors, unresponsive agents and improper claims payments. This article discusses several insurance “Get Out of Jail Free” tactics that apply to small and large employer groups as well as individuals, families and senior citizens.

Tactic 1: Agent of Record. Your health insurance agent is your greatest ally in finding your optimum health insurance situation. Arizona health insurance markets are structured so there are no advantages to going direct. While most agents are competent and provide excellent service there are some who are too busy, not looking out for your best interest, or who don’t specialize in health insurance.

If health insurance circumstances turn dramatically negative and your current agent is not helping, hire a new agent. Just sign a simple one sentence “Agent of Record” letter on your letterhead. Consider interviewing a few remembering that health insurance should be the agent’s primary focus.

Tactic 2: Change Things Up. In Arizona employer groups with two to 50 employees have the guaranteed right to change health insurance companies at any time. Some employers think they can only change on renewal. Don’t wait if you are not happy.

Insured’s can be spurned by one health insurance company but desired by another. In any given month some of my employer groups switch from insurance company A to insurance company B. At the same time other clients are going from B to A. Also, an individual applying to multiple health insurance companies will be approved by some and declined by others. The good agent you hired in Tactic 1 will know the innuendos of the health insurance market and will help you optimize your situation.

Switch to a Health Savings Account (HSA) with no downside. HSAs will likely be more attractive in the future for both employer groups and individuals. Each year do a detailed HSA analysis. You may turn some of those high premiums into your own savings with a tax deduction as a bonus.

Tactic 3: Plan Ahead. According to Pete Gorman, account executive at United Healthcare, planning

ahead is particularly important for larger employer groups. Employees need time to effectively evaluate individual and family options. Health Savings Accounts and other consumer directed

options are complicated and require a communication strategy. Good Human Resources departments coordinate their bids through brokers and consultants many months ahead of the renewal. Whether changing health insurance carriers or not, there should be plenty of time allotted to communicate with employees. For large employer groups, the best viable “Get Out Of Jail Free” tactic is to better plan and implement for next year.

Tactic 4: Government Programs. Government sponsored programs are a failsafe for about one million residents of Arizona. Health Care Group of Arizona is for employer groups of 1 to 50 with little underwriting and pre-existing limitations. AHCCCS and Kidscare are for those with low income.

Tactic 5: Arizona Tax Credit. For those currently uninsured, there is a new Arizona Tax Credit program of up to \$1,000 for individuals and \$3,000 for families. Both businesses and individuals are eligible. This is a new program so you or your agent can visit www.revenue.state.az.us for more information.

Tactic 6: Medicare Free Look. The final “Get Out of Jail Free” tactic is the Medicare free look period. “Dec. 31 was the deadline for senior citizens to make as many and whatever change they desired to their Medicare program selections. Now, each senior citizen has until March 31 to make one change to their selection,” advises Rob Matura, director of Medicare marketing.

That is it for now. Please let me know of any “Get Out Of Jail” health insurance tactics that were overlooked. [SN](mailto:Paul@HealthQuoteAZ.com)



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