



Expert interview on healthcare solutions

By Paul Breslau, Breslau Insurance & Benefits Inc.

We are thankful to have David Berg, a healthcare delivery expert, here in our Airpark. David is president and founder of Redirect Health (RedirectHealth.com) with headquarters at 13430 N. Scottsdale Road. What makes us appreciative is that our businesses and our community continue to enjoy the positive impact from better healthcare due to innovations at Redirect Health. This article is interview-style and focused on 2019 improvements as well as a look at some futuristic thinking.

Paul: What new solutions do you envision from Redirect Health in 2019?

David: We've been focused up until now on helping small businesses provide affordable health plans, so their employees could always have meaningful access to a doctor. Many of these companies and people are completely shut out of traditional insurance by high costs.

But starting last quarter, we created a similar solution that now enables people to get this service without the help of their job. For now, we're doing this only in Phoenix - from Surprise to Mesa. We call it iEverydayCARE™. It's working very well. Families who can't afford traditional health insurance now have access to primary care, labs, and chiropractic without copays, deductibles, coinsurance, and irritating and worrisome out-of-pocket limits. And we can make many other services like prescriptions and X-rays very affordable. There is 24/7 access to a team of experts and doctors who always have the medical records they need in front of them. This means people can expect to get the care they need, in the most efficient way - hopefully not needing to miss work because of an unnecessary doctor's appointment.

Navigation through the system so that time and money is protected is a big part of what our members get. We can make it much easier than they experience today with the traditional insurance model. We can even promise them same- and next-day appointments and front-of-the-line

privileges at the doctor's office, so they don't wait.

Paul: From the health insurance agent perspective, we see families paying up to \$1,500 per month in premiums with a \$5,000 deductible. This totals over \$20,000. Do you agree this is outrageous and too much for most everyone?

David: For most of these people, it may be better not to have the health insurance you describe. The cost of major treatments is negotiable, and there are alternative ways to qualify for various free programs. The Redirect Health staff are experts at this. And using insurance, and paying a copay or deductible, is often a much more expensive option for people.

Paul: Are there new solutions from Redirect Health for businesses?

David: Yes. Businesses offer a health plan for a reason - to attract and retain the people they need. To be competitive. Now we're committed to doing the initial recruiting for them, using their Redirect Health plan.

The staff at Redirect Health continues helping businesses find low cost, common sense healthcare solutions. This hasn't changed. But employees with meaningful access to healthcare work more productively when they have less stress and worry. Unreasonable deductions that drain paychecks for health insurance premium contributions are eliminated.

Again, for a business using Redirect Health, there are no deductibles, copays, coinsurance, and out-of-pocket limits for the routine care. The business has the competitive advantage of attracting better employees and keeping these employees longer. This strategy is particularly effective for those who make normal wages of \$20 an hour or less.

Paul: Does this mean Redirect Health helps entrepreneurs and business leaders transform their healthcare costs from a burden on their company to a measurable return on investment? Does this help them attract and keep great people who will help their businesses grow?

David: Yes. We also reduce costs from waste and unnecessary paperwork that frustrate and scare so many. Healthcare becomes easy and truly affordable for even the lowest wage earners in any company. Attraction of many job candidates and loyalty advantages that dramatically lower employee turnover costs are the result. Workers Compensation insurance costs are held at minimum levels too.

Paul: Pairing Redirect Health with Cost Sharing, Indemnity Health, or a PPO plan has also been a successful strategy for several of my business clients these last few years. However, now let's move on to futuristic innovations in healthcare delivery that you see in the years ahead.

David: Very soon, Artificial Intelligence (AI) will impact most every aspect of healthcare. Just one upcoming example -- member service calls are all currently recorded at Redirect Health. Soon they will be evaluated by AI also. If a caller needs extra help, AI can start the first steps towards resolving the issue, and also get a manager or doctor involved quickly. Overall, AI will make fast and reliable predictions and will promote less friction, less cost, and improved timelines for better healthcare treatments. I can see us very soon being able to make predictions that solve members' challenges before they even know they're about to be frustrated and waste time or spend unnecessary money. I'm really excited about this and much of my free time goes into learning about AI and other new technologies.

Paul: David, thank you for your time and for your positive contributions to our community. ■

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