

How to Make Small but Immediate Improvements to Health Insurance



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Regardless of political perspective, most of us in the United States are not happy with our health insurance. As a nation we made decades of decisions that progressively compounded problems.

Understanding health insurance rules, regulations, coverages, and exclusions is nearly impossible. Determining actual cost to visit a doctor or hospital is an enigma.

My theory is we need to overcome the challenge to untangle the complicated health financing mess bit by bit. There are two micro actions many of us in Arizona can take now for small immediate improvements.

Medical Questionnaire

Businesses and nonprofit employer groups have been hit with rapidly increasing premium costs for many years. The ability to maintain health insurance for their employees is threatened. Our competitive health insurance bidding system for employer groups is inefficient.

In 2008, Arizona adopted a well-re-

ceived universal medical questionnaire for groups with up to 25 employees. Doctomy Inc., working with Breslau Insurance, has improved the communication and completion of these questionnaires by building a front-end input system.

Here is how it works. Instead of filling out the form by hand, employees use an online system that asks the questions. The same state-mandated form is used, but it is impossible to omit vital information such as height and weight for children.

"This system is open to all employer groups through any Arizona-licensed health insurance agent," says Leon Klepfish, CEO and founder of Doctomy Inc. "Better communication of the bidding process combines with improved form completion to save considerable time for the employer, agent and insurance company proposal units." To learn more, visit www.Doctomy.com.

Chamber Connections

Over the years the Scottsdale Area Chamber of Commerce has arranged several health insurance programs for business members and their employees. Often improved marketing and communication for the insurance companies is traded for premium discounts. It is difficult to make these programs work

over time, but they can prove to be beneficial to all parties.

"New applicants to BlueCross Individual and Family plans can benefit from a Scottsdale Chamber of Commerce discount," says Rick Kidder, chamber president. "Chamber members and their employees need to apply with a licensed health insurance agent approved to market the program . . . BlueCross is the largest health insurance company in Arizona. They have excellent benefits, competitive rates, and extensive statewide provider networks. If you are applying for a new BlueCross individual or family policy, please consult with your health insurance agent or contact the Scottsdale Area Chamber of Commerce."

In addition, consider moving to Consumer Directed Health Insurance, implementing Employee Wellness Plans, and using technology to better communicate. Discuss all of these issues with a qualified and experienced health insurance agent for bit-by-bit health insurance improvements. ■

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