



Airpark Welcomes Redirect Health

By Paul Breslau, Breslau Insurance & Benefits Inc.

Employers will achieve reduced costs and improved benefits with a quiet revolution in group health plans as envisioned by Redirect Health. The team is led by former Phoenix Mayor Paul Johnson and healthcare entrepreneur David Berg. Their “Fighting Healthcare” book is available on Amazon. According to Berg, “Redirect helps protect against overpricing and eliminates as much administration and waste as possible.”

Healthcare in America is a \$3 trillion-plus industry or 18 percent of GDP. Most agree this industry is in need of creative solutions primarily due to the relentless increases in healthcare expenses. Inflation, regulations, reduced competition, compliance, technology, malpractice, administration, RX development, defensive medicine, etc., pressure costs upward. This will continue to adversely impact the budgets of employers as well as state and local governments.

The federal per capita total government spending is \$4,590 per person according to USGovernmentSpending.com. Annual premiums for employer-sponsored family health coverage reached \$17,545 with workers on average paying \$4,955 toward the cost of their coverage, according to a Kaiser Family Foundation 2015 Survey.

Employer Solutions

After several years of concept development, Redirect Health began offering health solutions to businesses in January 2015. There are now 80-plus employers signed up representing 5,000-plus members (employees and their dependents). Why is this business growing rapidly with employers and members being better off?

Health Care is not Health Insurance

Redirect Health separates the most common healthcare solutions from health insurance. Copays, deductibles, waiting and confusion are eliminated as much

as possible. Insurance backup is used for sudden and unforeseen events that causes financial catastrophe. Using effective health care for the common health needs and health insurance for the catastrophe saves time, money, and complication.

Redirect to Best Care at Lowest Cost

Redirect Health recommends all covered members call its CareLogistics (888) 407-7928 line for all healthcare issues. The experts staffing the line are organized to take control of cost at that moment. Information is readily available, costs are transparent and the best healthcare decisions can be made. Examples include the exact same prescription being double the cost at one pharmacy verses a nearby one. On bigger ticket items like MRIs and surgery, the difference can be larger the amounts add up to thousands of dollars.

Eliminates Conflicts of Interest

Hospitals and health insurance companies control much of the employer-sponsored health insurance alternatives and market options available. The decisions made by hospitals and health insurance companies are within the acceptable norms but not necessarily targeting the lowest cost options. With Redirect Health there are no conflicts of interest in terms of revenue generated. The most effective and affordable care can be recommended. Many healthcare issues are resolved on the phone with a doctor. Finally, all income and expenditures associated with the health plan are disclosed routinely, in detail, and compliant with privacy regulations.

Action Required

If your employee count is 30 or more then learn more about Redirect Health and the options it offers. Contact your current health insurance agent, email or call me at (602) 692-6832, or contact Redirect Health. Para Español llame a Gloria (623) 249-4548. You can also drop in at the new Airpark

Redirect Healthcare headquarters for a tour, a cup of coffee and a free copy of the “Fighting Healthcare” book. It is located at 13430 N. Scottsdale Rd., Scottsdale. ■

Paul Breslau, Registered Health Underwriter (RHU), Registered Employee Benefit Consultant (REBC), Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), Chartered Advisor for Senior Living (CASL), is president of Breslau Insurance & Benefits Inc. For more information, call (602) 692-6832, email paul@hraz.com or visit www.hraz.com.