

DEPARTMENT: Insurance & Benefits

Being There

by Paul Breslau

For years I have advised clients and friends of a simple three step formula for success in Arizona in any profession. They are: 1. return your phone calls; 2. show up on time; and 3. do what you say you are going to do. This formula applies to the full range of professions; from gardeners to doctors and everyone in between. Understanding this "Being There" formula as applied to insurance and benefits can help you. Here are a few observations:

Benefit Boost

The population and economic growth in the Airpark and throughout Arizona means that there are not enough professionals and service people. Successful businesses become overwhelmed trying to meet demand. Insurance and benefits magnify the impact because employees change jobs. Employers with better insurance and benefit programs have a competitive advantage keeping better employees, other things being equal.

Usually other things are not equal. Employers in financial difficulty or with unfavorable attitudes toward employees skimp on their insurance and benefits. Conversely, employers with better finances and attitudes have better benefit programs. Finding the appropriate balance will attract better quality applicants, improve employee satisfaction, and reduce employee turnover without breaking the bank. This "benefit boost" positively impacts the bottom line and reinforces the cycle.

Career Dream

Have you ever asked a child what they want to do when they grow up and have them answer "insurance?" In fact, the insurance industry is never ranked as one of the best places to work because our industry is regulation and paperwork bound. Consequently, a high percentage of employees enter and leave the industry or frequently switch insurance

companies and agencies. In addition, some agents offer substandard service. With low barriers to entry and little capital to start many try to become insurance agents. Often they do not pay attention to trends and ideas that can help their clients. They have difficulty thriving in the competitive environment and many leave after a time.

This means that it is difficult to get insurance calls returned or to have an agent show up. Claim, billing and enrollment departments often don't do what they promise. The frustrations levels are high for everyone including employer, employee, doctor and dentist. A partial solution is to seek out competent insurance professionals as best you can. Remember, insurance agent and company professional staffs are overwhelmed with frustrations and workloads. However, the expression, "If you want help getting something done, find a busy person" applies.

Insurance Companies

Here are comments on the leading health insurance companies in Arizona and how they are "Being There" for you:

BlueCross BlueShield – The Arizona 800 pound health insurance gorilla with professionalism and employee experience at all levels.

United Healthcare – The leading health insurance provider merging PacifiCare, Pacific Life, American Medical Security and Golden Rule into their operations; hopefully with much success.

Humana – Recently strengthened its Arizona marketing with new staff, creative benefit options, automation and marketing initiatives.

Aetna – A longtime player in the Arizona market with a good combination of rates, benefits and provider networks.

LifeWise – A newer Arizona player with a long history in the Pacific Northwest. Very competitive rates and benefits with a growing



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provider network.

CIGNA – Superb service to large employer groups and about to focus on the Arizona individual, Medicare and smaller group insurance markets. Welcome!

Health Net – A full range of group, individual and Medicare plans offered at competitive rates.

There are also many companies that successfully specialize in smaller groups such as **John Aiden Assurant, CAIS, Starmark and Health Care Group** as well as those that specialize in individuals and families such as **Continental General and Celtic Insurance**.

It is important to note that at all times each of the above health insurance companies have their problems and issues. These are constantly changing and the problem menu includes claim backlogs, enrollment errors, participating doctor issues, billing discrepancies, computer glitches, long phone wait times and many others. Your best bet is to work with your competent agent to resolve problems and issues as they arise.

Hopefully this article improves your understanding of your health insurance situation. Please call or e-mail with your comments. ☺