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# Health Care Options & You

**WHERE THE HEALTH** care-reform movement will lead is anybody's guess. In the meantime, many employer groups, individuals and families need help with health insurance now. Here are some suggestions.

## Employer Groups

Employer groups are reducing health insurance benefits by raising deductibles, co-insurance and co-pays. They're also requiring more employee contribution toward the premium costs. Groups of 10 or more employees generally have blended rates, and it's important for employers to keep young healthy employees in their plan. Make sure premium costs aren't unreasonable compared to an individually purchased policy for a young person; otherwise, extremely high renewal rate increases will follow.

For groups of 20 or more, the COBRA subsidy is ending soon. The advantages of bidding the group competitively may have been diminished while subsidized former employees remained on the plan. Once these employees are covered elsewhere, competitive bids may improve. An employer group doesn't have to wait for an annual renewal to bid—they can do so any month. And testing the market during “off renewal” may be advantageous.

The following may improve cost effectiveness: dual optioning two health plans,

a contribution strategy, and consumer-directed health. Wellness and prevention programs also contain rate increases. Finally, consult with your agent about executive carve outs, coverage for 1099 workers, and which insurance companies are better for start-up businesses.

## Individuals & Families

In Arizona, there is no health-insurance crisis for the healthy. Apply to one of many quality health insurance companies,

an individual plan can be worth the extra premium. If there are health problems, then COBRA is more likely to be the best option.

If no COBRA is available, then all health insurance companies have plans for people up to age 65. Consider a high-deductible health plan with or without a health savings account. If you have less than a year until you reach age 65, Short Term Health is an option with considerable savings but some risk.

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including Aetna, Assurant BlueCross, Celtic, CIGNA, Health Net, Humana, Significa, and UnitedHealthcare.

For anyone with serious health issues, finding acceptable health insurance isn't easy. COBRA and HIPAA Guarantee Issue can be expensive. Based on income limits and other requirements, the AHCCCS health plan may be available to you, or at least KidsCare for your children.

Insurance gets expensive for people in their 50s and 60s. If you lost a job in a workplace with 20 or more employees, COBRA can be the best option for 18 months. There is a risk of becoming uninsurable during that time, so arranging

Medicare and the various options for people age 65 and older is a world unto itself. It's best to find an agent specializing in the senior market. Use one who represents more than one company, or speak with a series of captive insurance company representatives. The only way to tell what is best for you is to research and compare your options. ■

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