



# Health care 3.0 is arriving

By Paul Breslau,  
Breslau Insurance & Benefits Inc.

ZDoggMD, aka Dr. Zubin Damania, has the “amorphous concept” of a “utopian delusion” that “could happen in our lifetime.” ZDogg has named this Health Care 3.0: “This is a way of re-personalizing medicine and reconnecting health care givers and patients using technology to enable and enhance the connection on both a population level and on an individual level. This is a transcendent move that builds on the current and past medical systems.”

ZDogg’s presentation at the recent Banner /Aetna 2018 rollout at Talking Stick Resort was one of the most compelling and entertaining possible. Please take a minute to review his phenomenal website and watch some videos at [zdoggm.com](http://zdoggm.com).

## Saving Us Now

ZDogg has the incongruous privilege of being a medical doctor and music bad-boy rapper. ZDogg is advocating for regional and national health care solutions. He is supporting the Arizona joint venture between Banner Health and Aetna which I have mentioned in past articles. This is one possible solution to the “addicted to medicine” phenomena, the topic of my September article. The big news for us in Scottsdale is that HonorHealth will be in-network. Your health insurance agent or broker should be evaluating joint venture options for your group health insurance.

## Fourth Quarter Crunch Time

Due to the Affordable Care Act, the majority of employer-based health insurance renewals will be worked on in the fourth quarter for a December or January effective date. In addition to the Banner/Aetna initiative, there are several pioneering Arizona alternatives that should be considered with your health agent. One of these is the EMI Industry Specific Pools coordinated by Arizona Benefit Plans. UnitedHealthcare and Arizona Care



Dr. Zubin Damania, aka ZDoggMD

(Photo courtesy of [zdoggm.com](http://zdoggm.com))

Network have announced new 2018 options to improve benefits and provider access. Pairing EverydayCare options from Redirect Health in Scottsdale with level funding or indemnity coverage has worked for a dozen of my clients. Finally, level-funded group health is available from most health insurance companies and is now available down to two employees from National General Insurance.

## Professional Help

The complexities of businesses dealing with health insurance, employee benefits, payroll, workers' compensation, 401k plans, and human resources increase each year. The daunting challenge is complicated by the many mergers and acquisitions of insurance agencies and payroll companies. The best account executives often change employers and are restricted in maintaining continuity of service due to non-compete clauses.

After nearly 25 years in the Arizona health insurance and benefits arena, I am refocusing my role. Now I will be matching

the best agents and providers to business owners or their human resources staff. The best of the best agents and representatives often start their own agencies and businesses. Most have diversified experience in their area of expertise. For example, before starting my agency, I worked at Aetna, Samaritan Health Plan, and UnitedHealthcare in various roles. Please reach out to me to learn more about how to assemble a first-class team for your December or January health insurance renewal, as well as a review of 401k plans, workers' compensation, payroll, etc. The hard dollar savings combined with improved benefits and service will surprise you. ■

*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. Contact: 602-692-6832; [www.HRaz.com](http://www.HRaz.com); [Paul@HRaz.com](mailto:Paul@HRaz.com).*