



Free Health Care + Set Health Care Free

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A well-planned employee benefits program, including health care, can have a huge positive impact on your business. Good programs create more favorable work environments by attracting better applicants and improving job satisfaction and employee retention. When a program is successful, the results flow directly to an improved bottom line. Conversely, there are negative bottom line impacts from poor employee morale and high employee turnover.

If you are happy with the costs and benefits of your current plans, please don't read further. However, if you are looking to grow and utilize new ideas from leading experts, please read on about two related health care ideas that touch upon achieving better bottom lines.

Free Health Care

According to David Slepak, director of business development at Redirect Health, "We are in a very tight labor market right now. Many businesses, especially those with high numbers of hourly workers, are competing for new hires to grow."

"Recently I was on a call with a benefits professional and his client in the Pittsburgh area," Slepak shares. "A home health care company challenged in both retaining and recruiting employees. With their business poised for significant growth, they will need to hire over 1,500 employees to fuel their expansion in the market."

Slepak continues, "I explained our health care strategy to the company's leadership team, showing them how they can attract employees and grow their business by offering FREE health care. It costs the business owner just 61 cents per hour to offer our program to employees for FREE. The CEO's response was literally, 'I'd be crazy not to do this. I'll be able to recruit every health care worker in town.'"

Employers who engage a health care strategy for ALL employees have a competitive advantage. They can then combine the free health care concept with a level-funded PPO or a major medical plan for a total solution.

Additional considerations include incorporating Health Savings Accounts, Health Reimbursement Arrangements, or Cafeteria Plans into the mix.

Set Health Care Free

Health care and health insurance are different. In fact, health care can be affordable when you remove waste and administration from the system – in practice, decoupling it from insurance. EverydayCARE, the health care plan from Redirect Health described above, focuses on the 90 percent of health care that people need every day. By anticipating need and removing co-pays and deductibles, this plan delivers unlimited routine care to employees for just \$105 a month – again, that's about 61 cents an hour for a full-time 40-hour employee.

Most of our health care has become imprisoned by a long history of tax policies and oversight from governments. This combines with insurance company management of health care as well as the continual growth of hospitals and pharmaceutical corporate enterprises to make a juggernaut in the view of businesses and people. Employees are often faced with co-pays of \$40 or more to see doctors on top of unaffordable employee contributions toward premiums that increase each year. This is not to mention the high deductibles and out-of-pocket limits that have potential to bankrupt many families.

Immediate Solutions

Big picture, long-range solutions for our society will take decades to evolve. However, businesses can take two immediate proactive measures to improve now.

The first is to break the inertia that prevents possible change. We all know that businesses and people tend to just keep doing what they have done in the past until it breaks. Maybe it is better to consider and implement solutions earlier. This is not only for the health insurance company selected. It is for the health care strategy of contributions, alternatives, etc.



The second is to get diverse opinions from varying experts in the benefits field. Our world is one of specialization. Some agents specialize in self-funded plans and these are becoming more and more popular for smaller and smaller businesses. Others like a particular insurance company. Some agents experiment with new concepts and ideas while others stay with the market leaders. To stay ahead it behooves businesses to monitor the trends and get diverse opinions.

I am now working with leading experts in the insurance and benefits industry. These experts will review the current health insurance and benefit programs in your business, then you will be provided with detailed comparisons to the new programs like EverydayCARE from Redirect Health, as well as those from Banner-Aetna, UnitedHealthcare, Limited-Funding, etc. Please reach out to me for an initial evaluation. ■

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