

You Need to Know What's Next



Debra L. Sears

The insurance industry, business owners, leaders and health care providers need to know about the future of health care in Iowa. All have been faced with the changes and complexities of the Affordable Care Act over the past seven years and the only thing that I can assure you is that the uncertainty continues.

Employer based health care insurance in the U.S. is how millions receive coverage and we see this as remaining the same going forward. With this being the case, employers are encouraged to manage this risk like they manage other risks that they have. We provide strategies for the cost-sharing of the members and tools that will help them become better custodians of their health care dollars and wellness options. Iowa employers will find that in an effort to become more competitive they will want to review their compensation package and offerings with health care as a major component. This is crucial to attract and retain quality employees.

With health care and health care insurance increasing at an unprecedented rate, it is difficult for businesses to afford benefits. As the industry continues to work to reduce excess waste out of the system, consumers need to become better stewards of their health and be more conscientious consumers.

Providers have databases that track patients' lab results, confirm scheduled appointments, and encourage timely screenings and immunizations. The patients also have a responsibility and that is to adhere to the recommendations and treatment plans that the doctors provide. We will also provide information on health coaches that will work hand in hand with the patient to attain the outcomes and goals that they are seeking. This will result in a decreased use of medical services, pharmacy products and overall costs. The real advantage would be that you are healthier and feel better. We can start by eating well and exercising, such as a walk every day.

If you are an employer, please feel free to ask me questions. All options are identified. I can assist you in making the prudent choices for your business and your employees.

I encourage individuals that will be affected by the loss of coverage on Dec. 31, 2017 to see me for recommendations.

As an experienced, independent agent I feel a tremendous obligation to help our fellow Iowans with free consultations. I pride myself in looking at a person's entire situation; age, health, pharmacy needs, employment status, household income, etc., to find any and all options for consideration.

As we go through the free assessment process, we learn about choices and the pros and cons of each. They include employment options and benefits, as well as self-employment opportunities and possibilities for benefits. We also learn how we can manage health and pharmacy issues in a different or better way.

At the end of our assessment, we find a way to help most of the people that cross our desk. I recommend good independent, unbiased sources of quality information. I continually provide timely articles well worth your time. We also have lists of persons from different industries that could be a tremendous help to your health and your finances.



As we go into the third quarter of the year, it is a very good time to schedule a consultation. This will give you ample time to consider your options in a timely enough manner for a seamless transition. Planning is the key to a best outcome. I see fourth quarter as being an unusually busy time of the year with the recent changes.

Whether you are an individual or a business owner/leader, please call us for an appointment. We will help you research different solutions to your health insurance strategy.

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