



Debra L. Sears

2019 TRENDS in Small Business Health Insurance

Small business owners need to rethink their role concerning employee benefits. It's very important that these benefits reflect the mission statement, needs, goals and values of the company. An independent agent is your best source for quoting, placement, supplemental benefits, compliance, education and service.

SUPPLEMENTAL BENEFITS - To get the attention of the current employees for the sake of retention and to attract young and eager talent, you must offer more than just health benefits. The competition up the street can easily offer wages within the market range, but take the talent with a more robust offering of benefits. Supplemental benefits can include dental, vision, life, long-term care, accident and disability insurance. A recent study by *The Guardian* reports that since 2015, the number of small businesses offering access to supplemental health coverage has increased by 30 percent. It is further predicted that this will continue to ride in years to come. Sears Insurance offers all of these products and includes them in the FREE quoting.



PROMOTE WELLNESS - A great place to start is to focus on wellness. It is not just a trendy thought, but is a popular business initiative. More employers than ever before are offering workplace wellness programs and athletic club memberships. It has been proven for many years that a healthy workplace, both physically and mentally, can boost the employee productivity and satisfaction. As a result, the wellness programs can lower the number and the cost of the claims for employer's health plans and workers compensation claims, as employees become healthier. We believe this strongly enough that Sears Insurance has partnered with Aspen Athletic Clubs to create custom packages for companies to offer their employees. They are locally-owned and very well managed – truly something for everyone under their memberships. This is a perk that can benefit the entire family!

VIRTUAL CARE - Seeing a doctor can be very inconvenient and very costly from the employee and the employers' standpoint. If an employee lives outside of the metro and has to drive back

and forth for themselves or a child, the time, scheduling, copays, coinsurances, and deductibles really add up. The Wellmark plans have a tremendous online toolkit for employees to access. The Doctor On Demand is used by many and I train employers and employees on how to download this on their phones and have it ready in a moment's notice.

DIRECT CARE - In addition to online services, Sears Insurance has a relationship with Dr. Jon Van Der Veer, Founder of Exemplar Care. Exemplar Care is a direct primary care provider (DPC) that you pay a monthly retainer to and have quick and easy access to your primary care physician, services, imaging MRIs, labs, pharmacy benefits, etc. at very reduced prices. If you understand using the concept of a high deductible health plan (HDHP or HSA), this service pairs very well with those plans – you have the best of both worlds. A recent example that is one I like to share is the patient who was in need of an MRI of his knee. The cost decreased from \$1,900 to \$250! If you are paying this all out of your own pocket and it is being applied to your maximum out of pocket, you just saved a lot of money and time, resulting in a better outcome for your health. Please take a look at his website or call me for more information.

COMPLIANCE - It can be challenging for businesses to stay up to speed on the changes to federal and state regulations concerning the Affordable Care Act. There are also guidelines, timelines, and eligibility requirements that affect healthcare benefits being offered by companies. We are in our 41st year of business and we have this! We have chosen to be a river and not a reservoir – what I mean by that is that I am here to share with you not only information (which is free compliments of Google), but the experience and knowledge to implement the information... ALL FREE! Please give us a call for an audit of your benefits packages. We can create plans for your consideration, saving you dollars and providing more for your money. *

Learn more about us on our website www.searsinsurance.info, or follow our RSS feed and "like" us on Facebook to receive the most current information.

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