



Debra L. Sears

## You Are A Techie & Possibly Don't Know IT! *Your Health Depends On IT!*

**A**s a transaction-intensive industry, health insurance has benefitted, and will continue to benefit, from the efficiencies that technology brings to traditionally paper-driven processes. But the industry is at a crossroads: It not only must improve existing processes, it must also develop new processes and capabilities to meet new customer demands.

Individual consumers are bearing increasing burdens for their healthcare, both in cost and decision-making responsibility. Whether conceived as incentives to choose lower-cost healthcare options or as offerings to support an individual's decision-making, so-called "consumer-directed" health plans and their accompanying tools mark a revolution from product- and plan sponsor-oriented processes to a consumer-oriented environment.

In the past every transaction required insurmountable forms and documents and was done with a pen and paper and a rate book. Now I find that most all of my marketing and quoting, both group and individual, is done via the tools available to me through the contracting and internet capabilities with the companies that I represent. The application process has also been streamlined and can be done online with my clients. The over 65 clients that I represent can also be quoted and insure via new technologies. This includes their Medicare enrollment and the Part D Prescription drug plans which are done on a Federal level.

The driving force behind the revolution in healthcare IT is the desire for providers to offer the best possible standard of care to each patient. This has driven the emergence, and growing sophistication of Electronic Medical Records (EMRs).

An EMR is digital record can hold the full details of an individual's medical history, which ultimately helps to direct diagnostic and therapeutic decisions when a patient enters the healthcare system. In an emergency situation when time is of the essence this can be the difference between life and death. It now becomes imperative that all of these systems be integrated. You can see that we have come a long way and there is more to be accomplished. As complex as this appears it is all good. The providers and the insurers can deliver faster and better than ever before.

The ability to quickly and accurately diagnose has been greatly advanced through complex IT systems. This is without a doubt enhancing the quality of life and in many cases saving lives. New medical and surgical procedures, drugs, medical devices and new support systems have all been affected by technology. There is very little in the field of medicine that does not use some type of medical technology.

This somewhat explains what has taken place and what the future holds for the providers of healthcare and the insurance industry.

Now comes the involvement of the patient... We now have the ability to educate ourselves and take action in an effort to better our health and wellbeing. It has been statically proven that we have considerable control over our health. This includes wellness and preventive measures protecting us from illnesses and the ability to recuperate from injuries and surgical procedures.

There are online tools with the insurance that you carry. One can get access to preventative screening schedules, policy benefits, claims, health coaches, prescription drugs, current news and legislation, information on Centers of Excellence for specific diseases or injuries, etc. As an example, I ask that you take the time to log onto [www.wellmark.com](http://www.wellmark.com) and take a tour. If you click on "member" you will be amazed at the tools that you have available to you as a benefit.

Please be sure to engage yourself in the "Healthiest State Initiative" and the "Blue Zones Project" by visiting [www.bluezonesproject.com](http://www.bluezonesproject.com). This is a fantastic opportunity for us as a whole to improve ourselves, our loved ones, our workplace and our state. This will in turn create a positive atmosphere for our children to enjoy and at the same time encourage industry.

So, I must say that I am thrilled to see what is next and very optimistic about technology and our health from every aspect. Get movin' and get involved!

I will also admit that the choices and process can be somewhat overwhelming, so at Sears Insurance ([www.searsinsurance.info](http://www.searsinsurance.info)) you will still get a voice that you can talk to very candidly about your personal situation. We will take the time to search out the best fit for you to protect your health and your budget. We have been here for upcoming 40 years and are proud to boast about our success as a leading agent with many of our carriers. This is totally attributable to our clients that have come to trust us with their most valuable resources...their health and their dollars. \*

*Sears Insurance has been recognized again in 2011 as being in the Top 1% for Wellmark Blue Cross and Blue Shield in Iowa.*

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