



Debra L. Sears

## EMPLOYEE HEALTHCARE

### Challenges to Make a Priority...

The healthcare industry is complex and as we all would admit, expensive. I feel that it is something employers should make a priority and address with vigorous efforts. The majority of families are dependent on the employer benefit packages for their healthcare coverage according to the Kaiser Family Foundation.

Regardless of the industry, the reality is that employers are also in the healthcare business with its expenses and regulations.

I like to partner with the employer in the following areas. Together, we can help make a difference in the lives of the families we serve and the bottom line.

**Be a Better Consumer** – in the past 10 years, healthcare costs have increased over 50%. I encourage employers to educate the employees on the true costs of health insurance and medical care. I suggest holding them accountable for their medical purchase decisions. This will make them better consumers, being more efficient and lessen the claims incurred. An HSA or CDHP (Consumer Driven Health Plan) with a high deductible has many advantages. I like to provide the tools they need to make the most informed decision like informational programs, wellness programs, disease management programs and apps for their phones that will allow them to “shop” the prices on services such as MRIs, etc. Workplace wellness programs motivate employees to make better choices concerning diet and exercise which has a positive impact on prevention or proper management of certain conditions, i.e. obesity, diabetes, high blood pressure, etc. Believe it or not, this can be fun!

**Attracting and Retaining Employees** – A well-tailored healthcare plan(s) helps slow down the turnover of employees. With the job market as tight as it has been in decades, it is very common to be serving the needs of four generations in the workplace. Let’s face it – our needs are all different and so is our ability to pay. Baby Boomers, Gen X, Millennials and Gen Z are in different stages of life with many different concerns ranging from maternity coverage to long term care insurance. It is wise to conduct a survey to learn what is most important to them. This better enables us to design plan(s) appropriate for everyone’s needs and budget. I conduct employee/ employer meetings to explain the entire cost of the premium, what portion the employer is contributing and how to maximize the benefits.

**Becoming and Keeping Compliant** – The Federal ACA laws apply to all group health plans, regardless of the size of the employer. This includes ACA market reforms, HIPAA portability, privacy and security rules, Medicare Part D creditable coverage disclosures, mental health parity and minimum hospital stays for maternity patients and newborns. There are shared responsibility rules in the ACA, Form W-2 reporting rules and the FMLA requirements for large groups as defined by the ACA and 50 or more employees. The changes and complexity of the law mean employers must be very diligent on how they report to the government. We

insist that we collaborate as necessary with the legal and accounting experts that you have chosen to represent you. This is for your financial safety to become and remain compliant.

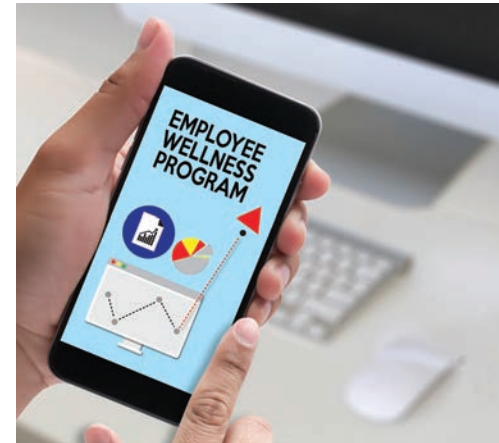
**Employee Education** – Clear and consistent communication is ultra-important. The HR employee(s) must be trained to protect your company from financial catastrophes.

I encourage utilizing the tools of the trade; handouts, videos, emails, training meetings (*we conduct those free of charge*), face-to-face meetings, presentations, webinars, etc. We partner with many local companies on the wellness education, training and assessments. One example is Aspen Athletic Clubs, LLC. We have a best-kept secret in town – they are amazing. They work with local employers offering group memberships to encourage your employees to become and stay healthy. Call me for all details on your HR needs.

**Future Changes and Challenges** – Providing the best and the most affordable healthcare for your employees while containing costs and promoting healthier lifestyles is an ongoing task. The strategies that we implement here at Sears Insurance have withstood the test of time. Please let us light the way for a smoother, more cost-efficient experience for you and your employees.

Our consultations are **FREE** – that’s hard to beat! We care about our clients! We are 100% referral-based. Thank you to everyone for making us successful for the past 45 years. Give us a call 515.285.6766. \*

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