

5 Common Health Benefit Pitfalls

**... that cost companies and
employees thousands of
dollars each year**

By Jason Larsen

CEO OF ASSURANCE HEALTHCARE
& COUNSELING CENTER





Following the Status Quo in Health Benefits

Traditional health insurance is expensive. And for most Americans – to put it bluntly – it's a waste of money.

The larger companies that have the best, most affordable health care plans for their employees are NOT doing it through major insurance companies. They're crafting plans themselves and self-funding those plans. You can have a similar benefit for your size of business – even if you're by yourself.

THERE ARE MANY WAYS TO PAY FOR HEALTH CARE. HEALTH INSURANCE IS JUST ONE OF THEM.

Direct primary care (membership-based medicine) is one way that larger companies have slashed health costs and increased access to health care for their employees.

Contact jason@assurancehealth.org for ways to increase health benefits and lower costs – for any sized business!

COMMON PITFALL #2

Not Searching for a Transparent, Ethical, Trusted Benefits Professional

Insurance brokers should be working for YOU, not the insurance company.

First of all – if you don't know how much your insurance broker or benefits advisor is getting paid, you should ask. We can provide a simple form you can have your broker fill out in order to be more transparent with their pay. If they won't fill it out, run! Email jason@assurancehealth.org and I'll be glad to get you that form.

Commissions are a general way of insurance companies paying their agents, but there are also 'renewal bonuses' that are given out, along with other kickbacks in order to encourage brokers to keep their clients on the same insurance plan – regardless of whether it's best for you or not.

The bottom line is that you want to make sure your broker or advisor is doing the work to get you the best benefits at the best price. You should be suspect if the only thing that happens is that you stick with the same insurance company year after year, with premiums continuing to increase.

**WANT TO FIND A TRUSTWORTHY ADVISOR?
TRY LOOKING UP AN ADVISOR WITH HEALTH ROSETTA**

They are certified advisors committed to transparency and doing the best for their clients. Period. We highly recommend working with [Health Rosetta](#) Certified Benefits Advisors.

COMMON PITFALL #3

Assuming a High Deductible Plan is Better than Nothing

We call any employee who has a deductible that is higher than what is in their current savings account, functionally uninsured.

Think about it... that employee is going to be scared to use their health insurance because they don't have enough money to cover the deductible! Why are employers spending so much on a benefit that employees won't use?!



ACCORDING TO THE FEDERAL RESERVE, 39% OF AMERICANS CAN'T COVER A \$400 EMERGENCY.

Instead, employers should think about what health benefits exist as first dollar benefits that encourage employees to get and stay healthy – that doesn't cost them anything more out of their own pocket.

Wellness plans have tried to answer this in the past, but have only led to more downstream cost and care. The better solution? A direct primary care membership. Direct primary care can be used alongside many health benefits options. Contact us for more information today.

COMMON PITFALL #4

Allowing 5% of Your Company to Determine 100% of Your Health Benefits Spend

Most of us have that small percentage of employees – even just 1 or 2 – that require a bit more in their health benefits plan.

But, if you allow those few people to dictate your entire health benefit spend, you can be spending much more by tailoring everybody's needs to theirs, with worse benefits for all.

We get it, though. You want to take care of those employees, and you feel an obligation to make sure they have what they need. And many of those employees are key people in your business.

THERE IS ANOTHER WAY!

Depending on the size of your business, the makeup of your employees, and many other factors, there are ways to make sure that everyone has the benefits that fit their needs at a price that everyone can afford.

Setup a free appointment to explore what options might exist for you:
assurancehealth.org/contact



Treating Your Health Benefits Spend as Minor Expense

The top expenditures for businesses always get the most attention – except health benefits. Why?

Think about it... as business owners we want to optimize our top expenses in our business – making sure we're not overspending in those areas. With payroll we make sure to hire only the best we can and train as much as possible. With building costs and products, we make sure we're getting the best quality product at the best price for the best return on investment. But do we treat our health care expense the same?

IT'S TIME TO RETHINK THE HEALTH BENEFIT LINE ITEM AND GIVE IT THE ATTENTION IT DESERVES!

This goes back to common pitfall #2 – many businesses are trusting one of our largest business expenses to an advisor that may not have their best interest in mind. Again, we highly recommend looking into both direct primary care and Health Rosetta. These two programs are looking to re-align our incentives and take back health care!

Healthcare is Broken. We're Fixing it For You.

I'm Jason with Assurance Healthcare & Counseling Center in Yakima, WA. We exist to fix healthcare for our community, and to provide an example of what can be done to fix the American healthcare system.

There's so much waste, and so little knowledge of what truly is happening in healthcare, we want to shine a light on both the good and bad in the system, and put them in their due places.

I would love to meet you and help solve your healthcare problem, whether you're an individual, small or large business. If I can't help you, I promise to find a trustworthy person who can.

For our health,

Jason Larsen
CEO, Assurance Healthcare & Counseling Center