

# Delivering Employee (And Bottom Line) Benefits

*A strategic approach to improve employee quality of life and minimize future health care costs*

**D**o employers have an option when it comes to fighting their long-standing battle against rising health costs? Joe Guzman, an Indianapolis-based employee benefits expert, says the answer is yes.

Most employers today recognize their employee benefits program—primarily health insurance—to be vital in their efforts to recruit and retain a top-notch workforce. Unfortunately, rising health care costs are forcing many employers to make unfavorable decisions, such as shifting costs to employees, reducing benefits, changing insurers to delay inevitable premium increases, and so on. According to Guzman, president of Benefit Strategies, Inc., such tactics merely address the *symptoms* of rising health care costs—not the *causes*. The good news, he adds, is that a solution exists.

Guzman contends the key to delivering benefits that profit employees and the employer's bottom line is having an effective health risk management strategy in place. "A focus beyond simple wellness programs is mandatory," he states, "a year-round initiative that educates and stimulates employees to improve their health is the most effective means of combating rising healthcare costs, as it minimizes the need for future medical services among covered participants."

To illustrate the concept, Guzman points to Pat O'Brien of O'Brien Automotive Group in Indianapolis, whom Benefit Strategies has partnered with the past six years: "(The Benefit Strategies team) has educated us as to the true driver of health insurance costs: Claims risk and paid losses." O'Brien adds that since partnering with Benefit Strategies, O'Brien Automotive Group has been able to "secure some of the (best purchasing values) on top-quality medical services." "They have encouraged us to add affordable (risk management) programs," he says, "which helped us reduce claim dollars while enhancing the health of our employees." **As a result of following Benefit Strategies' leadership direction, O'Brien's health insurance premiums have not increased since 2005.**

**“Contrary to what the marketplace may be demonstrating, health care expenses can be controlled like any other budget line item.”**



The O'Brien Family and Joe Guzman, Benefit Strategies (inset).



How does a health management strategy work? According to Guzman, employees are given a plethora of resources and expert guidance to successfully incorporate behavior modification and improve health. Available resources may include over-the-phone, online, and in-person health assessments and support for employees. "As employees take ownership of their own health status," Guzman explains, "they better understand that they are either a contributor or a detriment to their employer and co-workers' efforts to maintain a high-quality, affordable health insurance program." The shared responsibility and expert guidance, he adds, pays off for everyone. When asked about how that approach and the partnership has worked with Guzman's team, O'Brien simply says, "We're blessed to have found such a partner."

"Our approach," Guzman tells us, "requires buy-in from company leaders and participation from employees—truly, this is the only kind of environment that offers the promise of employer and employee control over their collective health insurance future." It's a long-term strategy that requires a change in thinking and corporate culture. However, it is a must for the employer seeking to end the symptom-driven cycle of short-term decisions that result in increased costs year after year. Moreover, employers that invest in a risk management initiative find that its benefits naturally seep into other areas of business, breeding additional benefits, including employee recruitment, retention, loyalty, and productivity.

How can employers secure an optimal health insurance direction? According to Guzman, they must move beyond *product-driven* insurance brokers and/or health insurers and seek a partnership with an unbiased employee benefits expert that is capable of crafting a *results-driven* strategic plan, one tailored to address their specific needs. "The days of employers alone being able to address health insurance challenges are gone and will not return," Guzman concludes. "And this is truly good."



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