

Gulf Coast Business Review

May 2– May 8, 2008

Accident Control

By Dave Szymanski, Tampa Bay Editor

Insurance brokers agree: The best way to control costs is to control accidents and offer employees choices, especially when it comes to health insurance.

Non-traditional solutions

Non-traditional and technological solutions are emerging that will change healthcare for the better and help companies keep costs down, says Rob Pariseau, CEO of Benefits Solutions Group in Tampa. Big retailers are offering \$4 generic drugs and free antibiotics. There are now Minute Clinics in pharmacies and discount stores. Doctors are using email to help patients, Pariseau notes.

Maybe most importantly, Google and Microsoft are entering the electronic personal health record maintenance business. Now a person's entire personal health record can reside in one place, be portable and under patient's control, rather than in paper files scattered among all the medical providers they've interacted with over the years.

"It's a game changer," Pariseau says.

Another new trend is patient advocacy. Companies like Delphi and Health Advocate can help people find specialists and get the best care. Many times, it saves employers and employees money, Pariseau says.

Employees need to be proactive as well as their employers.

For example, Pariseau suggests they take all their medications, put them in a brown bag and tell their doctor to look at them. He calls it "prescription in a bag."

"The doctor will find problems," Pariseau says.

What is really developing, Pariseau says, is a trip back to the future. Before the days of co-payments, people paid deductibles for health care. That is gaining momentum.

"There's a whole generation of people who think a doctor's visit is \$20," Pariseau says. "If they knew the cost, they would be more careful and shop around."

Since 2000, employers are trying to get back to deductibles, or cost sharing. It is part of consumer-driven health care.

And tied into that is finances. Companies and employees know there is a connection between good health and healthy finances.

"In the long run, if you don't stay healthy, you're giving your 401k to the health care system," Pariseau says. "Health and wealth are related. The quality of your financial life, depends on the quality of your health."