

Member Advantage
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Are You Shopping Smart?

In past Badger builder columns I have shown you examples on how to cut the costs of your health care and health insurance. In this issue I'm going to ask you to look beyond the cost of health insurance and look for the value in the insurance plans you buy. Here are some different aspects of your health insurance plan to look for when you shop.

Customer Service

The value of customer service always goes unnoticed until there are service issues. Here are some characteristics of a reliable customer service department to look for.

Availability and Location - Is the customer service or member services department readily available? Is the customer service or member services department located in Wisconsin or even in the United States? This may seem like a silly thing to think about but when you have a major claim issue wouldn't it be nice to know when you call you will be getting local service?

Speed - How long are you on hold before someone helps you? Don't be afraid to have your agent find out the average call wait times for the insurance companies you are reviewing. Also check on how long it takes to answer your questions.

Friendly - When you have an issue with a claim or a billing issue do the customer service reps treat you well? I don't know anyone that has called customer service to tell them everything is good to go, so if you are calling customer service it is because there is an issue with a claim or maybe a billing question. The last thing you need or want is a rude customer service rep. Have your agent find out the customer service approval numbers, most insurance companies do surveys and have these numbers available. If the numbers are not available that could be a sign.

Results - Do they get the job done right, the first time every time?

Web Tools

We live in an internet world today. Is your insurance company keeping pace with the times? Here are a few web tools to look for that add value to your health insurance plan.

Access to claims - Do you get access to your claims information and is this information secure on the web? Some of us work late or don't read our mail until the kids are in bed. So if you get a bill or have questions on a claim customer service may not be open at 9:30 at night. Having access to check the status of a claim in a secure online site at a time and place that is convenient for you is a great tool.

Order Material – Can you order your member booklets or ID cards online?

Information – Does your insurance company have access to quality and safety data, collected by governmental and nongovernmental organizations such as the Leapfrog group to help you make a more informed provider and care choices that lead to safer outcomes? Look for companies that may have a tool like WebMD to help you the customer better understand medical conditions and treatment options.

Wellness Programs

Wellness programs are a hot topic today and for good reason. Wellness programs lower health care costs, reduce absenteeism which in turn increases productivity, reduces workers comp claims, increases morale and loyalty and much much more. Look for discounts to health clubs, weight management centers and other wellness resources.

This is just a short list of features that can add value to your health insurance but a very important list. Getting value in your plan is a must. As a society when we shop for a car we don't just buy the cheapest car out there, we shop for cost and value. A new car will cost you in the range of \$16,000 to \$24,000 paid over a 3-5 year period. Right now according to the New America Foundation the average cost of health insurance for a family is \$13,000 a year, paid in 1 year. So why wouldn't you put the time and effort into finding the right plan with the right cost and added value.

If you feel you don't have the time to do all this research, let your member owned insurance agency, WBA Insurance Services assist you in your search. Every value added benefit discussed in this article is already being offered to you through your member only health plan available through WPS Health Insurance and Arise Health Plan. Not only can WBA Insurance Services offer you great value with your member only health plans but we can offer quality health plans with all the same value added benefits through companies like Group Health Cooperative of South Central Wisconsin (the #8 rated HMO in the nation), Humana, HumanaOne, United Health Care, Anthem, Dean Health Care, and Unity Health Insurance.

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