

Why Should Human Resources Care About Their Choice of a Mini Medical Partner?

Catastrophic Conditions and Prescriptions – Do you feel it is important that if your employee needs a heart bypass or a \$2,000 a month injectible for multiple sclerosis that there is someone there to help him try to get it covered, or would you be satisfied that the employee was left out in the cold and abandoned?

HIPAA Creditable Coverage Lie – Do you feel comfortable allowing your employees to believe they have purchased HIPAA Creditable coverage when no other insurance carrier is obligated to accept it and your employee may be left without continuation coverage after developing a catastrophic condition?

High Turnover - Do you feel comfortable knowing you have chosen a plan for your employees that is the only group insurance plan in the insurance industry that purposely requires high turnover and has mandatory turnover requirements or they increase your rates? Do you feel comfortable knowing the insurance carrier designed their plans so that your employees come on and off the plans before they ever get to use it or understand how it works or doesn't work?

Pre-Existing Condition Clause – Do you feel that it is fair that the plan is marketed as “Guarantee Issue” and “No Health Questions Asked”, when this results in all claims being pended upon initial receipt because the carrier never asked medical questions up front because they wanted a quick and easy sale? Do you feel better knowing that a large majority of pended claims are never paid, and this is a trick the carrier uses to deny claims on your employees?

Phony – Deceptive Benefits – Do you feel uncomfortable with benefits that are deceptively designed to look more comprehensive than they really are and resemble major medical type benefits? Do you feel comfortable with choosing a carrier that's name is synonymous with major medical insurance? Do you feel comfortable when your employees go to use the plan and find out the plan does not work anything like they were told or thought?

\$10 Copay, \$20 Brand up to \$35 a Month - Do you feel your employee will get value from a deceptively designed Rx program, and that your employees will know from the above plan design that they should always get Generic Drugs, because they will never have a \$20 brand drug copay?

Negotiate Large Hospital Bills – Do you feel it is important that when your employee received a large hospital bill they can't afford that they have someone they can turn to who can help them negotiate the bill?

Hidden Limitations/SPDs - Do you feel comfortable with a plan that has hidden limitations and exclusions buried in the Summary Plan Description the employee doesn't get until over a month after they have enrolled?

IVR Enrollment - As an HR manager do you feel your employees would get more value from speaking to a live voice and asking questions about their health insurance while enrolling, or that they will be better served dealing with IVR/an automated messaging system with no interaction?

Out of Network Help – Do you feel it is important that if your employee goes out of network that there is someone there to help negotiate a discount on their behalf?

ID Cards - Do you feel comfortable knowing it takes 45 days for your employees to get their ID Cards, and when they do, they are paper ID cards they must tear out from an 8.5” x 11” piece of paper.

Customer Service – Do you feel comfortable knowing your employees are dealing with “scripted” customer service reps who have no real background in health insurance and can't guide or assist your employees?

If you answered “No” to any of the questions above, then compare OptiMed to your current carrier.



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