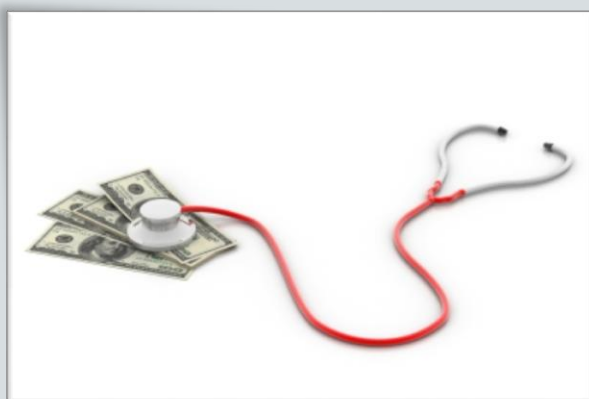


EXPERTS QUESTION EMPLOYEES' READINESS FOR CONSUMER-DRIVEN HEALTH CARE



Is applying Morton's fork truly possible for American employee-consumers when it comes to health care? And even if it's possible, is it preferred?

According to Employee Benefit Adviser, statistics (by The Kaiser Family Foundation and Health Research and Educational Trust) show that among the 61% of U.S. employers that offer health benefits;

- 31% offer a high-deductible health plan
- 34% of workers with single coverage have with an average deductible of \$1,000 or more
Among HDHP enrollees;
- 51% with single coverage have annual deductibles of \$2,000 or higher, KFF/HRET finds, and
- 42% with family coverage must meet deductibles of \$4,000+.

(Continue on page 2)

A Note from CEO



Thank you for your attention and welcome to [Broad Coverage Service Inc.](#)

I hope you had a wonderful holiday season.

What can you read in this Third Edition? *Experts question employees' readiness for consumer-driven health care, and we wonder if your business could withstand a superstorm?* Last but not least, read how *Medicare starts to reward quality, not quantity, of care.*

Are you starting this New Year stronger, better and prepared to conquer any obstacles that may show up along the way? We have your back: with multiple choices and numerous solutions, we have one goal - to provide you with customized results that keep costs low and productivity high.

Best wishes, Isaac

Many of these HDHP members have a health savings account, which allows users to save money on a tax-free basis to spend on health care expenses. But, can everybody afford such a savings account?

This is how Morton's fork theory applies to health care, according to the Employee Benefit Adviser: The wealthy can afford the ever-rising costs of medical care, services and prescriptions. Therefore, they are able to meet higher deductibles in employer-sponsored plans - or even purchase care on their own. Meanwhile, less wealthy people can afford to pay costly HMO or PPO premiums, too: they can take the money no longer being deducted from their paychecks, and use the funds instead.

Read full report at [EBA website](#).

CAN YOUR BUSINESS WITHSTAND A SUPERSTORM? TIME TO RETHINK YOUR DISASTER STRATEGY



As the trend of extreme weather continues to change (just think about the past couple of years), this is the perfect time to re-evaluate your policies.

Here are 5 steps to prepare your business for a potential disaster, according to Inc.:

1. Evaluate your insurance.
2. Pay up.
3. Check your surroundings.
4. Make a list.
5. Divide and conquer.

[“Failing to plan is planning to fail.”](#) - Winston Churchill

Don't Miss



[Study: Regular aspirin use can raise risk of eye disorder, blindness](#)

[IRA contributions increase by factor of 10+; portfolios set to shift](#)

[Exec: Medicaid managed LTC may be harder than you think](#)

[Life insurance: 5 things to expect in 2013](#)

[Are annuities too risky for insurance companies?](#)

[The Cost of Health Care: 1958 vs. 2012](#)

[5 voluntary benefit trends for 2013](#)

Broad Coverage Service, Inc.



[Contact us today for a free review of your plan](#)

MEDICARE STARTS TO REWARD QUALITY, NOT QUANTITY, OF CARE



As part of the health care reform law that began in January, Medicare will tie bonuses and benefits on the quality of care to patients.

In what appears as a nationwide competition, according to our nation's largest insurer Medicare, smaller and regional hospitals seem to be outperforming large, reputable ones. New quality measures and additional funding will be added, although there are no indications yet on the impact these incentives have on the improvements of hospital care.

Read more [here](#).

- 401k/RETIREMENT/ANNUITY PLAN:
ARE YOU GETTING THE MAXIMUM PROPORTION OF YOUR PENSION CONTRIBUTIONS, WITH A MINIMUM CONTRIBUTED TO YOUR EMPLOYEES?

There are "legally discriminatory" plans that can weigh the contributions to the owners. These plans can also divide your company into different "classifications" and possibly contribute different levels of contributions to these different classes.

Contact us today for a free review of your 401k/RETIREMENT/ANNUITY PLAN

- GROUP BENEFIT PLAN:
ARE YOU GETTING THE MAXIMUM SAVINGS?

There are three components that need to be right, in order to make it profitable; the proper PPN, the proper PBM, and of course the right TPA.

Increase profits by reducing cost today - contact us today for a free review of your GROUP BENEFIT PLAN

- STOP LOSS:

Contact us to review your self-funded plan and provide you with Stop Loss needs

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Get a FREE DISCOUNT CARD

# BROAD COVERAGE SERVICE, INC AT ROCKLAND BUSINESS ASSOCIATIONS' BUSINESS EXPO



*Isaac Muller and Chris St. Lawrence, Town of Ramapo Supervisor*

Broad Coverage Service would like to thank all of you who stopped by our booth at the Rockland Business Association's Business Expo on December 17<sup>th</sup> in Pearl River.



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