

Business Expo Seminar
Unlocking Consumerism

THE RAUSER AGENCY, INC.

PRIVATE SECTOR HEALTH SOLUTIONS FOR SMALL BUSINESS

THE RAUSER REVIEW

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A View From The Crow's Nest

Ponder This ...

Recently during a visit with a good friend and client, I reviewed her EOB - the insurer's

"Explanation of Benefits" - showing the charged amounts and insurer



Jon C. Rauser

payments for a minimally invasive knee replacement in an Illinois hospital (where costs are allegedly lower). The in-patient charges for this one night stay were \$53,103. I repeat and clarify: exclusive of the surgeon, this procedure was \$53,103!!! (Several weeks later, the other knee cost 'only' \$51,000.) As this was an In-Network provider for the insurer, the amount was discounted and paid at \$36,110. [Note to certain pandering

INTRODUCING *FUTUREOFFICE*: THINK OF THE POSSIBILITIES

In recent weeks The Rauser Agency has been rolling out an internet based technology platform that allows current and new clients to run Human Resources, Employee Benefits and Compensation administration all from one password-protected employer portal. *FutureOffice* offers a range of new services, each designed to save you money and give back precious time.

Here is just a taste of the many advantages of *FutureOffice*:

Productivity Tools. These include employee handbooks, total compensation statements, new employee orientation checklists and more, all designed to boost your staff's effectiveness.

Virtual Human Resources. You're never more than one click away from the Home Page for access to up-to-date compliance tools and forms in every area of employee benefits, human resources, employment law and compensation resources.

Legislative Updates. Tired of scouring the web or trade publications to keep up with the ever changing landscape of employee benefits and human resources? Every week we'll deliver them to your *FutureOffice*

portal in an easy to read format.

Employee Intranet. We'll help you create a Home Page to provide your employees with access to a broad array of information such as employee handbooks and a wellness library with information about their health and/or medical conditions.

Webinars. *FutureOffice* webinars lasting just 45 minutes are offered on the third Tuesday of each month. In March for example, the topic is "*Employee Discrimination: What You Need to Know Now!*" We welcome topic suggestions from our clients!

I think it is safe to say that no two existing (or prospective) clients of The Rauser Agency have the same benefits package and certainly not the same Human Resources needs. *FutureOffice*, therefore, is totally flexible in servicing this diversity. Weekly *FutureOffice* Communiqués should arrive on your desktop every Tuesday. We hope you find them valuable and that they serve as a spring board to accessing the other tools described above.

For more information about *FutureOffice* or any other questions, please give us a call.



When? April 30 & May 1, 2008

Where? WI State Fair Exposition Center

Visit The Rauser Agency: Booth(s) 508/510

More Info? www.biztimes.com/expo

The Rauser Agency Presents:
Unlocking Consumerism in Health Care
Thursday May 1, 9:45 a.m. - 10:30 a.m.
SEMINAR ROOM A

Crow's Nest Cont.

politicians: My client owns a small business with only 20 covered employees, but this 32% negotiated discount is the same given to the insurer's largest national account - but I digress to dispel a myth.]

In this case my client did an amazing amount of research about her knee condition and the treatment options. She chose a surgeon and hospital based on a careful examination of the number of procedures performed and outcomes; such data is now readily available from multiple sources including our insurers' websites.

Information on discounted net cost, however, is contractually withheld. (This has got to end - another note to those serious about reform.) God bless my client for demanding an itemized bill. She learned that the orthopedic device alone was more than 20 grand. (Go to Zimmer.com) She also learned how much her hospital charged for "dispensing pills." (Move over army toilet seats!)


So here's where it really gets interesting. *If all these costs had been available before the horse was out of the barn, would she have gone ahead with the surgeries? The answer undoubtedly would have been yes for two reasons.*

First, after satisfying the high deductible of her HSA eligible health plan, the insurer would be paying everything. Even if the plan design had con-

*tained additional cost sharing (i.e. 20% coinsurance after the deductible), she would have moved ahead for this second reason: without surgery disability was probable - with surgery she practically skipped out of the hospital in one day returning to her role as a productive taxpayer. (Yet another note, this time to Michael Moore: please have **your** knees done in Cuba!)*

That brings us to the larger question posed by this episode. Can we as a society afford to replace both knees of every aging boomer? (Can we afford not to?!) There are 78 million of us; 300 turn 60 every hour. If those "greedy" for profit insurers start deciding the criteria by which covered members qualify for new knees, will we complain to our politicians? If we turn over the financing of health care to the government (as in the just reintroduced "Healthy Wisconsin AUTHORITY and Plan" - Senate Bill 562), will they be a more or less generous "gatekeeper" of those decisions?

I have confidence in free market forces that will produce top quality knee replacements at costs that will decline over time as has been the case with lasik eye surgery. I also have absolute confidence in consumers, who, like my client, weigh the benefits and costs and freely make their own choices. When costs come down, universal coverage is affordable.



**Private Sector Health Solutions
For Small Business**

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Since 1981

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Using top rated insurers, we facilitate the design and implementation of employee benefits. We have the influence and experience to help clients navigate the complexities of HR administration. Through wellness initiatives and focused communication, we strive to enable consumers to be savvy health care purchasers.

Jon C. Rauser
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Catherine Antonie
(Planned Futures, LLC)
Long Term Care

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IT'S A BOY!



Mara, Peter Mark and this totally flummoxed writer.

For the many clients and friends of The Rauser Agency who have just recently missed hearing Mara Demien's voice when calling our office, we are both happy and sad to announce that on January 11th Mara gave birth to a healthy (7 ¾ lbs, 20 in.) baby boy named Peter Mark.

That's the happy part, but sadly after more than five years of working together, Mara decided it was time to be a full time Mom! She proved how hard that decision was by working until the very end of her maternity; her last day was January 10th!

FYI: Mara volunteered this transparency note - her two day hospital (only) charges for a normal delivery were \$8,454 discounted to \$6,763. Although 'retired', Mara would be happy to hear from any of her Rauser Agency friends.

Losing Mara is the kind of change that is both difficult, but also a positive opportunity. We'll have a more formal introduction in the next *Rauser Review* but with the aim of maintaining the same level of customer service, Gayle White (gayle@therauseragency.com) has assumed Mara's role.