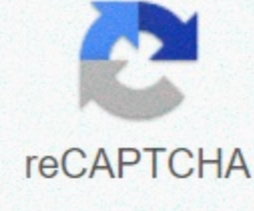




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When the work gets hard, the hard go shopping, as the saying goes, and now is a good time to shop for health insurance, but not because going is difficult. On the contrary, the increase in the cost of health insurance has slowed down over the last year. After increasing by 25% or more for several years, premiums increased by an average of 10% in 1985 and may fall for some firms in 1986. Some insurers are also providing more coverage for the premium dollar this year - lowering deductibles, for example, without raising rates. At the same time, insurance companies are looking for new businesses, and many have targeted the small business market, offering health insurance plans with cost-saving restrictions and incentives intended to discourage unnecessary hospitalization, shorten lengths of stay, and promote the use of outpatient facilities. Experts generally agree that such plans can provide significant long-term benefits, involving employees in the effort to control insurance costs. But all cost containment plans are not the same. Reason has to do with the fact that insurance companies are uniting their customers in small businesses, better predicting medical costs. Insurance company A can do a lot of business with small businesses, explains David Schorr, a management consultant at the San Francisco office of The Wyatt Co., the international benefit consulting firm, but they can offer 'richer' plans with more benefits and cost containment plans. Regardless of the design of the plan, they can pool all this experience. Company B can specialize in cost containment plans [only]. The chances are that Company B will have better rates because Company A could lose money on the wealthiest plans. In addition, there is the hidden cost of educating employees to understand the incentives and penalties involved in the plan. This can take up to a year, notes Thomas Farr, an independent insurance agent in Newport Beach, Calif. So, when choosing such a plan, companies need to consider more than rates. They should also consider the costs of educating employees about the plan, how difficult it can be for employees to use the services offered, and what costs they want employees to share. The Balance uses cookies to provide a great user experience. Using The Balance, you accept our the use of cookies.

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