

Passing on Paperwork

Herbruck Alder focuses on simplifying insurance application process

Providing medical insurance coverage continues to be a challenge for many small business owners. Premiums fluctuate greatly from year to year and from carrier to carrier. To say the least, the market is volatile.

To receive a quote is not difficult. To receive a firm quote is another matter.

To receive a firm quote, employers with 50 or fewer employees must fill out more paperwork than large group employers. Though insurance companies will provide quotes offering an approximation of what might be available, these rates often change when the insurance company receives detail on the health conditions within the group. Firm offers from the carriers require each employee to provide health information on behalf of themselves and their family members. Further complicating the process, carriers

require each employee to complete its specific application.

Herbruck Alder manages benefit plans for more than 350 “small group” clients.

“It is a market that we are committed to and proud to serve,” says Herbruck Alder President Mark Alder. “We know first hand the challenges and frustrations our clients face each year when applying for medical insurance.”

To help alleviate this frustration, Herbruck Alder spent nearly three years developing a confidential online tool that streamlines the medical insurance application process. The new service, FormFire, is designed to efficiently collect the data all insurance companies require.

With FormFire, employees login at a secure website and fill out one questionnaire. FormFire then maps the

information to each carrier’s specific application. With this complete information, the carrier can issue a firm quote upfront. When the next renewal approaches, employees simply update their data online – no need to re-enter all new information.

“By using FormFire, we are producing more firm quotes upfront, which saves employers time and money,” Alder says. “We then spend time more productively by discussing strategy for lowering costs through creative plan design, funding options and health and productivity programs.

“Herbruck Alder strives to provide innovative solutions for our clients. FormFire is just another way to alleviate some of the stress associated with the annual medical insurance renewal.” **P**



See the waterfall down the left channel?

When it comes to employee benefits nobody knows how to navigate rough waters better than Herbruck Alder. We can help you find the best course, avoiding the obstacles and recognizing opportunities. Take advantage of the experience of a totally focused, very creative Herbruck Alder employee benefits expert. Call **Alison Muth** today at 216-623-2600 to discover how Herbruck Alder can help your company.

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