

# New health benefits for small businesses

By RICK SWANSON

## NORTH COUNTRY HEALTH

A small business in Flagstaff has discovered a new way to offer health benefits to its employees. Mountain High Plumbing recently launched a program to purchase healthcare services at North Country HealthCare for its employees. They call it the Healthy Business Program and it works very much like a gift card. Employees receive cards loaded with funds that can be used for healthcare services at North Country HealthCare clinic. North Country offers discounted healthcare services to the employees. The card pays 75 percent of the discounted fee, and the employee is expected to pay the remaining 25 percent of the discounted fee.

Alana Velez, vice president of Mountain High Plumbing, said, "We have wanted for a long time to provide some kind of health benefits for our employees, but our business has not been large enough to afford health insurance premiums. With the Healthy Business Program, we can offer a meaningful level of health care services to our employees and hopefully keep them healthier and happier. If health care services are more easily available to our employees, in the long

run they will probably miss fewer days of work."

North Country HealthCare has high expectations for the Healthy Business Program. If it works out well for Mountain High Plumbing, North Country is prepared to make the program available to other small businesses. The Healthy Business program may fill a niche in the local healthcare marketplace.

Lack of health insurance is no longer a problem just of the unemployed or the working poor. With the rising costs of premiums, the problem is spreading into the middle class. Depending on the degree to which their employers subsidize health insurance premiums, some workers are opting out of insurance coverage or choosing not to include their family members. Other people today are carrying health insurance policies with high deductibles to protect themselves financially against catastrophic illness. As many as 20 percent of Flagstaff area residents have no health insurance, and many of those residents work in small businesses.

If you are uninsured or if you have a high deductible, it is easy to put off getting the health care services you need when

you need them. The Healthy Business program is designed to make it easier for people to see the doctor before their conditions get worse and possibly more expensive to treat.

Employees of Mountain High Plumbing will be able to use their Healthy Business cards at North Country for primary care services such as physical exams, minor illnesses or flu, or chronic diseases such as diabetes or asthma. Employees will not be able to use the Healthy Business cards for services outside of North Country's clinic such as hospital care, ambulances, or specialists. The program is not like insurance coverage, and it will not cover catastrophic illnesses such as cancer or heart attacks, but it might help employees of Mountain High get better access to primary care. For more information, call 213-0125.

Rick Swanson is the director of marketing and development at North Country HealthCare.