BUSINESS & MONEY

4B THURSDAY MAY 13, 2004

Now you know. -

LOCAL SMALL BUSINESSES GLEAN HEALTH INSURANCE TIPS



right, a nurse from Hunter Health Clinic gives Teandra Crawford a blood pressure test Wednesday during a health fair at the Center for Health and Wellness, The fair was one of several activities planned this week for Cover the Uninsured Week

Fernando Salazar/The Wichita E

Help, hope for the uninsured

BY PHYLLIS JACOBS GRIEKSPOOR

or small businesses, finding health insurance coverage is no easy task. Paying for it is even harder. That was the resounding mes-

harder.
That was the resounding message Wednesday from participants at a seminar in Wichita to learn more about insurance options for small businesses

in Kansas. The seminar at Wichita State University's Hughes Metropolitan Complex is one of several events in more than a half-dozen Kansas cities this week as part of national Cover the Uninsured Week:

Gover the Uninsured Week, held this year for the second time, seeks to call attention to the plight of the uninsured in America and examine solutions. Annual double-digit increases in health care coverage have forced many employers to drop the benefit. For uninv who do offer health insurance.

premiums have risen so much their employees cannot afford to participate in the plans they do offer, they say.

in the plans they do offer, they say, More than 317,000 people in Mare are among the 44 million Americans who have no health coverage. The Employee Benefit Research Institute says the overwhelming majority of those—83 percent—work at least part time, and 60.5 percent work full

Barbara Languer of the University of Kansas Medical Center led the threehour seminar in Wichita, which covered a wide range of topics from tax advantages to businesses that provide health insurance to alternatives to traditional health insurance plans. Cost containment was the primary concern raised by business owners

One participant said his company had seen an increase in the number of workers' compensation claims filed.

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concern raised by business owners attending the seminar. One participant said his company had seen an increase in the number of

UNINSURED

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after his employees were priced out of health coverage. He believes some employees may be using that benefit to replace health insurance, which he said drives up his company's workers' compensation insurance

Several participants expressed interest in health savings accounts, which were part of federal legislation that took effect. Jan. 1 but are not yet widely offered in Kansas.

HSAs couple high-deductible insurance plans with a tax-free savings account that can be tapped for health expenses. The savings account can be funded by workers and their employers.

Those attending the seminar were given a guide to help them understand the variety of services and options available from health care providers.

Additional information may be found at www.covertheunin-suredweek.org