

Added Choice Plans a hit with HBA members

By Ernie Garcia, Montgomery and Graham

As we meet with more and more HBA members to discuss reducing their group medical/RX/dental and vision plans, many members have chosen the Portland Metro/Kaiser Added Choice Plans.

The Added Choice portfolio offers employers the option of picking a “base” plan HMO with a deductible or the option of “buying up” to a Point of Service (PPO) style plan that allows employees to go to any service provider they choose. Why do employers like this option? Well, the “base” HMO plan costs much less, so employers can provide very rich benefits at a lower cost while still offering upgrades to the employees at their cost. In a time when costs vitally need to be reviewed and reduced, these plans offer HBA members a viable and cost saving option.

Also, according to a recent edition of U.S. News and World Report and the National Committee for Quality Assurance (an insurance monitoring entity), Kaiser Permanente has the nation’s best health plan, and Kaiser Permanente Northwest leads in Oregon and Washington. The rankings are based on quality, member satisfaction and NCQA accreditation and are available online at www.usnews.com/healthplans.

In order to give members more options, we also offer the Oregon Home Builders Association plans, which are underwritten by Pacific Source Health Plans. All OHBA plans are Preferred Provider Plans, which give enrollees the option to receive service from any provider they prefer.

Let’s not forget the plans available for members who work exclusively with wood products. The Timber Products Manufactures Sub Trust offers several preferred provider plans giving freedom of choice to enrollees as well.

We encourage members to explore all of these possibilities during this crucial economic time. For a consultation, contact me, Ernie Garcia, at 971-236-9090.