Advantages of using Good Neighbor for your group health insurance

BRIEF: Some examples of how an insurance carrier, a broker and you working together, might be the best option available. And the most affordable in terms of advocacy, at negotiations, and at renewal.

From: The staff at Good Neighbor Insurance

“Having a broker like Good Neighbor gives you leverage and their great team helps day-to-day, not just at renewal. A good broker is really priceless.” - A client

Advantage in advocacy:

With claims, negotiating at renewal time, and as needed.

The average renewal increase for all Good Neighbor Insurance groups this year is 5.3% (and this includes one group that had a 36% increase). 17% of our groups received a 0% increase, 52% received a 1% to 5% increase, 17% received a 6% to 10% increase. That’s an amazing track record with industry trend being 9.75-13% for 2014-15.

It also equals tens of thousands of dollars saved.

This year we also helped a family get their baby’s birth paid for after it had been denied due to the member’s error/fault, and not the carrier’s.

Advantage due to trusted advice:

A mid-size group had their domestic and international staff on one group plan. The premium was high, especially for those overseas. We separated them into two group plans. The deductible was lowered and we still saved them 40% off the premium for the international plan.
Advantage of receiving lower rates:

Both lower premiums and lower renewals

*Rather than costing more, Good Neighbor Insurance has actually saved clients tens of thousands of dollars by recommending better options, through tough negotiating, and listening in order to tailor plans to fit each group’s needs.*

*We switched a group of 40 to a partially self-funded plan. Members implemented the plan we designed, resulting in having more than 50% of the medical cost incurred overseas. The group received a very low single digit renewal increase, a reduced deductible and over $30,000 in savings for the first year.*

Advantage of more, better plans:

*That simply fit your staff and your growth better*

*Because like a “good deal” on a new pair of shoes, if the plan doesn’t “fit,” it doesn’t matter how much you saved. Your staff won’t be happy.*

*And overspending for benefits you don’t use, can quickly add up.*

Advantage of real support, rather than empty promises:

Free help even after a small group plan was cancelled: A group dropped their insurance and instructed members to get their own insurance. One member was late in finding a policy to replace her group coverage. In the meantime, she needed back surgery and almost bled to death. Due to complications, she needed a 2nd surgery. Not knowing what to do, the administrator called GNI and we found some ways to help this person find coverage. Who does that? We do.

“I cannot thank you enough. You have been so patient and attentive to my tedious questions. I’ve always had trouble understanding insurance plans and usually do better over the phone. But I understand this explanation100%.”

The advantage expertise brings

Working with carriers and even with other nations

We have been able to help many groups due to our field experience and insurance expertise. Two primary areas of concern are national insurance and security. We helped set up a sub-group to meet one clients’ security needs.

And when a VP of Operations alerted us that the letter their carrier provides (to Turkey) was no longer being accepted by the government, we took the initiative to contact all of the carriers we work with to find a solution for that group.
The advantage of having someone’s attention:

Another set of eyes looking out for you

We focus on doing what we do best, so that you can focus on doing what you do best. By paying attention to one group’s invoice, we got an overcharge corrected right away.

A client who left GNI to go with an online HR Benefits Solution switched back and expressed frustration over how difficult it was to keep track of changes in employee status and frustrating trying to get questions answered by this other “broker.”

The advantage of options as you grow:

Two groups this year were looking to add political evacuation onto their group policies due to concerns in the countries where their staff were serving. We put an agreement in place so that we can now add political evacuation to existing groups at renewal, as needed. We have multiple carriers to choose from, because sometimes as you grow, you need to make a change. So we make it easy.

Making things easy:

The advantage of making things easier for your workers

We helped get an exception for filling a prescription early since one client was heading back overseas soon and the medication needed to be refrigerated. We were able to work out an exception with our carrier and Universal Rx so that the individual could get seven months of this drug to take with him.

Deliverables:

We are confident in our reputation and our record of service and support. There is a reason most of our business is by referral rather than quoting crazy introductory rates.

One of our clients decided to go directly to _______ to try and save money by cutting commission. He returned to us in January 2015 and he said that we’d earned every penny of that commission and more. This man (in his 70s) has an accounting and insurance background. He understood the policy but was frustrated by: *No ability to negotiate rates, and not knowing who to contact with his problems/can’t reach anyone for help.* He said it was time consuming and inefficient to try to administer the plan on his own.

“I just wanted to say ‘Thank You’ for your help. You are such a blessing to me. I so appreciate your sweet spirit and willingness to help.

I know you must be busy with a hundred other things but you take time to answer my questions.”

– CFCI
Ongoing information and education on saving yourself money

We continue to release annual educational guides and resources on how to save money on group insurance premiums, specialized tips and techniques we have used daily over the last 17+ years, advice on self-funding your health plan, and more.

This advice has saved our groups tens of thousands of dollars and we continue to teach others how to use this knowledge.

Our guides include:

**Group Insurance Special Report Vol. 1:**
*How to Choose Good Group Insurance*

**Group Insurance Special Report Vol. 2:**
*Advanced Tips and Techniques – How to Save on Group Insurance*

**Group Insurance Special Report Vol. 3:**
*Is Self-Funded Health Insurance for You?*

We also publish a group benefits handbook for our clients and their staff:

- For quick reference and quick access to phone numbers and emails
- For quick, easy access to benefits and deductibles
- For a digital, searchable one-stop access to links and further information

We publish a quarterly newsletter to help keep clients up-to-date and informed on new plans and options, money-saving tips, information on speeding up claims, and much more!

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**Our Kigali school was looking to transfer our insurance.** I wanted to tell you how grateful I am for all of the work that you did to find us a phenomenal policy with what little we had to offer, and all of the tremendous work you did getting everyone signed up.

You have been a dream to work with....Not only is your staff tremendously professional, they were friendly and a delight to work with. Thank you!!

- Kigali International Community School