

Creating an Employee Benefits Firm for the Contemporary Health Care World

BY JONATHAN FIELD » MANAGING EDITOR » THE INSTITUTE FOR HEALTHCARE CONSUMERISM

Johnny Angelone often refers to Benefit Commerce Group, the Scottsdale, Ariz.-based benefits consulting firm, as a superagency. It's not so much gloating as a presentation of fact and a result of a life-long commitment to the industry.

Before Benefit Commerce Group, Angelone had owned and operated a full-service employee benefits consulting agency, Angelone & Associates, for more than 20 years.

However, in 2006, he began bringing together some of his best competitors in the marketplace and other industry experts to develop Benefit Commerce Group. The results were impressive. The intellectual capital this roundtable of industry experts possessed allowed them to center on the client and focus on both short-term and long-term objectives. They had both the experience and innovative mindset to offer employers "the big picture."

"Our goals early on were to reduce budgets, eliminate redundancy, increase efficiency and, most importantly, improve the employee experience. To accomplish this, we needed to step above the typical broker and get involved in the work flow by streamlining the entire HR process and employee life-cycle with intuitive and easy-to-use technology and information."

Going back 25 years, Angelone was an early adopter of and crusader for technology and how to integrate technology into organizations to eliminate redundancy, increase efficiency and, most importantly, improve the employee experience while streamlining operations for employers/HR departments.

He sees technology as a vital part of implementing and administering an effective program and making it as efficient as possible. This is an important reason why most of Angelone's clients have been with him for 10 to 20 years.

"By bringing technology into the mix," one client said, "he shows clients that he is more than just a benefits vendor; he is a consulting partner with clients, helping them integrate and educate all levels within the employer organization."

Going above and beyond is the norm and that clients experience huge savings on administrative costs is another reason clients are singing the praises of Angelone and his peers.

"Over the years we have created a positive, productive experience for clients beyond just benefits and vendor negotiation and selection,"

Johnny Angelone, Principal

Company: Benefit Commerce Group

Headquarters: Scottsdale, Ariz.

Website: www.benefitcommerce.com

Founded: 2006

No. of Employees: 25

Nature of Business: Benefits Consulting

Key Executives: Scott Wood, Principal; Chris Hogan, President; David Spellicy, Vice President, Senior Benefits Consultant

Key Solution Providers: Cigna



Angelone says. "In addition, we are able to cut by 70 percent the annual implementation and administrative cost to run a benefit program."

Benefit Commerce serves more than 300 employer group clients, and average first-year savings for new clients during the past three years have exceeded \$1,700 per employee. Savings are achieved through strategic planning and consumer-driven programs, not from raising deductibles or lowering benefits. Angelone's success stories have left a trail of employers and HR departments that save money on employee benefits. They are more efficient, with fewer redundancies and are able to focus more staff time for other critical HR functions.

Essential to Angelone's success is his approach to benefits and his clients. He takes a holistic approach as he helps clients develop strategies and integrate platforms that will serve them well, not just for the present, but the foreseeable future. Rather than focusing on the traditional view of insurance as a "commodity," Angelone focuses on the underlying issues impacting health care costs: consumers' behavior and their health and well-being. He designs strategies that focus on these issues, and he educates employers and employees on how to address them.

"Our goals early on were to reduce budgets, eliminate redundancy, increase efficiency and, most importantly, improve the employee experience," says Angelone, who aims for his firm to be more than the traditional brokerage firm. "To accomplish this, we needed to step above the typical broker and get involved in the work flow by streamlining the entire HR process and employee life-cycle with intuitive and easy-to-use technology and information. This requires a completely different relationship than the typical benefit broker-client relationship of the past."

Angelone enthusiastically states, "We are the new school broker!"

Despite the nearly 100 years of collective experience between Angelone and partners Scott Wood, Chris Hogan and David Spellicy, they really are. Not only do they get it; they are leading the way. Not only have they fully embraced consumerism and technology, they have re-wired the traditional broker-client relationship and are leading the industry toward lower health costs and healthier employees. **HC**