

## *Incentives Key in Making Successful Employee Benefits Package*

Although there are now so many wellness programs available on the market promising employers huge reductions off their bottom line, translating a successful wellness program to reduced insurance premium costs can be more challenging for a company than it often seems.

Companies need to provide the right incentives to encourage adequate levels of participation that eventually lead to reduced costs. At the Scottsdale-based Benefit Commerce Group, President Chris Hogan has led the development of a program that guarantees premium savings by creating a method for appropriately rewarding and measuring wellness program success.

At the core of Benefits Commerce Group's innovation is the Trend Neutralizer. The Trend Neutralizer awards a company credits based on employee enrollment in a consumer-directed health plan. The company also is credited with employee participation in a wellness programs, including annual biometric screenings, health risk assessments, disease management, healthy lifestyle programs and premium differential for non-smokers and smokers.

These credit values correlate to a lower medical trend portion of the employer's renewal premium account. Medical trend, or "medical inflation," is the increase in total medical costs from one year to the next. Benefits Commerce Group is doing everything it can to halt this trend.

"For an employer, Trend Neutralizer can mean a significant savings on premiums for next year and subsequent years, as long as it maintains employee participation in its wellness programs," says Rick DeGraw, senior vice president at SCF Arizona and a client of Benefits Commerce Group, "And when an employer reduces the cost of the health care plan, employees

**Chris Hogan**, president  
**Benefit Commerce Group**  
**Headquarters:** Scottsdale, Ariz.  
**Website:** [www.benefitcommerce.com](http://www.benefitcommerce.com)  
**No. of Employees:** 23  
**Nature of Business:** Benefits Consulting Firm  
**Key Executives:** Johnny Angelone, principal; Scott M. Wood, principal; Chris Hogan, president; David Spellicy, vice president, senior benefits consultant



themselves benefit through lower out-of-pocket costs. We are committed to this approach for the future and believe Chris' leadership is largely responsible for its creation."

At Benefits Commerce Group, Hogan and his peers realize that wellness is one of the best options for companies seeking to make significant savings in their health costs. But more so, they understand wellness programs must be tracked and measured to assure that they reduce health care costs for their clients. And with the Trend Neutralizer, they've created just the system to do that. For their innovations and efforts toward more efficiency in wellness programs, Hogan and Benefits Commerce Group are true HealthCare Consumerism Superstars. **HC**