



BENEFIT COMMERCE *group*

NEWS RELEASE

Benefit Commerce Group Issues White Paper: *The Truth about Private Exchanges*

Scottsdale, AZ, January 22, 2015 – Benefit Commerce Group, a Scottsdale-based innovative employee benefits consulting firm, has issued a White Paper entitled: “The Truth about Private Exchanges”.

“We have heard a lot of misinformation about private exchanges over the past year, so we wanted to provide our perspective on this topic, based on market facts and proven strategies that we utilize,” said Scott M. Wood, Principal of Benefit Commerce Group and author of the White Paper. “While the concept has received a lot of play in the media, very few employers have adopted a private exchange—and for good reason. Private exchanges do not reduce health plan costs; in fact, in most cases, they merely shift costs more heavily onto employees, and will likely lead to overall increases in costs for the long term.”

In the White Paper, Wood describes what private exchanges are, what they can and cannot do and how they shift costs rather than reduce costs.

In addition to charts, graphs and quotes from authorities, the White Paper also includes the following sections:

- **Who’s Talking?**
 - **Projections (from firms offering private exchanges)**
 - **Actual adoption of private exchanges by employers**
- **What IS a Private Exchange Anyway?**
- **No Silver Bullet—It’s about a Comprehensive Strategy**
- **Private Exchanges: What They Can and Can’t Do**
- **No Evidence of Cost Savings with Private Exchanges**
- **Who DOES Benefit Financially from Private Exchanges?**
- **Too Many Choices Can Lead to Confusion**
- **Other Pitfalls of Private Exchanges**
- **Cost Control Requires Responsibility & Behavior Change**
- **Conclusions**

[Read the full White Paper.](#)

ABOUT Benefit Commerce Group

Benefit Commerce Group is an innovative and award-winning employee benefits consulting firm that is changing the health care cost paradigm, one company at a time. We provide employers with sustainable strategies to lower health care costs first-year and long-term and enhance productivity. Benefit Commerce is a “game-changer” for companies striving to control one of their highest expense items: employee benefits costs. We are not your typical benefits firm, and we are not offering typical cost-shifting techniques. Our strategies yield real savings for both employer and employee and also integrate meaningful consumer-focused employee health and wellness programs. Our technology enhancements also set us apart, as we offer methods to streamline HR functions from enrollment through ongoing employee communication and administration. Through our proven programs, Benefit Commerce Group has helped our clients receive recognition from the Phoenix Business Journal’s “Healthiest Employers” program, the Wellness Council of Arizona and The Institute for HealthCare Consumerism, a national organization. Principals of the firm include Scott Wood, Johnny Angelone and Chris Hogan. For more information on Benefit Commerce Group, visit our website www.benefitcommerce.com.

For more information, contact:

Nancy Zalud

480-515-5010

Nancy@benefitcommerce.com