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OVERCOMING FEARS ABOUT HIGH DEDUCTIBLE HEALTH PLANS

SUMMARY:

High Deductible Health Plans (HDHP) with Health Savings Accounts (HSA) will become increasingly popular over the next several years, because they can be appealing to both employers and employees. When properly designed and positioned, these plans cost less than the traditional fully-insured health plans. KGA is offering a marketing communications program for companies wanting to introduce or enhance a HDHP and HSA.

STRATEGY:

Most employees are concerned when a high deductible health plan is introduced. Employees are accustomed to viewing health care as an entitlement and are afraid of the costs associated with HDHPs. They are often confused about Health Savings Account and have many misconceptions about how these plans work. Their fears can be addressed with a well-designed HDHP, a strong HSA company contribution, and a highly professional marketing communication plan. When integrated with a wellness initiative, high deductible health plans can provide a win-win situation for employers and employees.

TIMING:

Educating employees about high deductible health plans should begin 6-8 months in advance of open enrollment. It takes time to refine strategy and create a professional marketing communications program that will be compelling enough to build enrollment.

KGA invites you to talk to us about your goals for HDHP enrollment. We have the capabilities to help you make a strong conversion to the plan while maintaining the culture that you've worked so hard to create.

**To learn more, contact Kathy Greer
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