

## **U.S. INSURANCE NEWS ARTICLE**

### **AmWINS Group Benefits Introduces Healthcare Plan for Lower-Wage Workers**

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AmWINS Group Benefits hopes to eliminate the notion that low-income Americans cannot afford quality healthcare coverage. AmWINS, a distributor of wholesale retiree and employee health benefits and professional services based in Warwick, R.I., has launched HealthWINS™, an affordable limited medical plan for low-wage workers. This basic healthcare plan covers doctor visits, prescription drugs, inpatient services, and preventive care, with an option to purchase catastrophic coverage. In addition, AmWINS Group Benefits includes a patient advocacy service to help workers negotiate better rates with hospitals. “Our aim with HealthWINS is simple: we want workers to have a health plan that offers real, preventive medical care with affordable deductibles, coverage for expensive emergencies, and coupled with an advocacy program for members assistance,” said Sam Fleet, president and CEO of AmWINS Group Benefits. AmWINS Group Benefits will market the plan to brokers and benefit consultants whose clients include retailers, restaurants, and other groups with large numbers of hourly workers who are covered by low-benefit mini-medical plans and those who elect no coverage at all. The company also believes that the new plan is an ideal option for early retirees and employer-based associations. Fleet said that HealthWINS provides a much better alternative than high-deductible plans and consumer-driven health plans, which he believes are the healthcare equivalent of “rearranging the deck chairs on the Titanic.” Shifting costs from premium dollars to deductibles, Fleet said, doesn’t help workers get affordable healthcare. According to AmWINS Group Benefits, the time is right for such a plan. Forty-seven million Americans have no healthcare coverage at all, and 50 percent of Americans spend a marginal amount—less than \$1,000 per year—on medical expenses. Like Major Medical Plans of the 1960s, HealthWINS includes a comparably low deductible to cover a portion of the first \$20,000 to \$30,000 of healthcare expenses, so that a low-wage worker can adopt a wellness approach to healthcare not available in current mini-medical plans. HealthWINS also offers a catastrophic coverage “wrap,” similar to Major Medical Excess plans of the past. Catastrophic coverage incorporates higher deductibles (\$50,000 to \$250,000) that are separate from deductibles for hospital days, prescriptions, and more. These can coordinate with the underlying limited

medical plan, and participants can pay varying amounts above the attachment point.