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Thomas Beal
Chief Executive Officer



Finding Success at the Intersection of Technology and Integrity

With over 35 years of designing custom benefit plans to fit clients needs, Tom Beal understands the various challenges that benefits can create and cost a company. Founding Beal Benefit Solutions in 1978, Beal has seen many industry trends come and go but insists that the success of his firm is built on a solid foundation of integrity, honesty and straightforwardness.

“My true joy as a broker has always been helping my clients help themselves,” Beal explained. “My job is to listen to their concerns, research their current situation and then execute creative solutions for every detail within their benefit program.”

Every member of his organization believes in assisting clients and building a relationship of trust. His staff also serves as a call center for every employee Beal insures, helping them get answer faster than the insurance carrier.

For Beal, the new, changing health care landscape has created a new array of problems to overcome, but he has never shied from innovation.

“Today’s broker doesn’t just sell benefit plans, they need to understand every facet of how the new laws interrelate with today’s benefit products and how they can — and do — impact employer and

proprietary software, called IBEAL, was completely customizable, a practice they continue today.

Every client of Beal Benefit Solutions is provided with their own custom-branded secure website — at no cost — where the enrollment process is streamlined and live data reports are available to the HR team at all times.

Over the years, Beal’s enrollment platform has been praised time and time again by health insurance carriers for saving them time and money by eliminating any errors and seamlessly feeding all live data collected.

Beal has also been a noted leader and proponent of various health care consumerism strategies, including implementing account-based plans and creating an increased organizational awareness of wellness.

“Designing a consumer-driven health plan that is specific to your company can help your employees reduce their health risks and improve the quality of their care, which will result in lowering their total medical costs,” Beal said.

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employee costs not only immediately but in the future also,” Beal said.

“Today’s broker must be an expert in health care reform, wellness, health reimbursement arrangements, health savings accounts and creative self-funding. Staying on top of all the new laws associated with the ACA and properly advising clients to keep them compliant with the DOL and IRS is a must today.”

In the early 1990s, during the nascent days of the Internet, Beal anticipated where the industry was going and built online enrollment software years before other firms began doing the same. Their

incentives to employees — you can help teach and hopefully change unhealthy behaviors resulting in healthier employees, claims going down and therefore, benefit premiums being lowered.”

While throughout his career Beal has often found himself on the cutting edge, his advocacy of technology, wellness and consumerism ultimately comes from his foremost desire to help his clients save money.

“I cherish the opportunity to find solutions to cut costs associated with employee benefits for all my clients,” Beal added. “If I can’t lower their benefit costs, I won’t waste their time.” **HC**

Company:
Beal Benefit Solutions

Headquarters:
Scottsdale, Ariz.

Website:
www.bealbenefits.com

Number of Employees: 5

Nature of Business:
Health and life benefits
brokerage firm

Key Executives:
Thomas Beal, Chief Executive
Officer; Janet Beal, Chief
Financial Officer

Key Solution Providers:
Cigna, Delta Dental, Avesis,
VSP Vision Care, Aetna,
United Healthcare, Assurant