



Integrated Healthcare, LLC, the sister company of GWI, delivers a cost effective healthcare solution to small and mid-size businesses of 50 to 2000 employees—a market that has been overlooked by such valuable health plans in the past. The fully-integrated, user-friendly Consumer Driven Healthcare Platform (CDHP) motivates participants to manage their health, arming them with health coaches, educational and wellness resources, and health forecasting tools to encourage informed decision making and beneficial relationships with medical providers. This active over passive healthcare plan improves the quality of care, thus driving down cost for both employee and employer.

www.integratedhci.com

GWI Newsletter Issue 02

Sept/Oct 2009

Upcoming Events

• Producer's Advisory Council, May 2010

September 1st marked the start of the qualification period for GWI's First Annual Producer Advisory Council. Producers must meet minimum qualifications to be eligible to receive an invitation. This exclusive event will bring our top producers to our home office in Boston to participate in a round table council meeting and enjoy many activities that Boston has to offer. The event will take place in early May 2010. Visit www.gwigroup.com for more details.

• Monthly Sales Bonus Contest for Producers

From September 1, 2009 through March 1, 2010, producers can qualify for monthly sales bonuses based on production. Commission cash bonuses will be rewarded on all new business after a three month waiting period. This contest is in conjunction with our Producer's Advisory Council and provides producers opportunities to be rewarded for increased production. Qualification criteria vary by product line. Please visit www.gwigroup.com for more details.

• We are on Twitter!

Follow both GreenWood International and Integrated Healthcare on Twitter. www.twitter.com/GWlandIHC.

02

MONTHLY
NEWSLETTER
OF GWI AND
IHC

GW Insurance Services, Inc.
NEWSLETTER

Producers Advisory Council

GWI and IHC are pleased to announce criteria for producer selection to our 2010 Producer Advisory Council. The top producers from our various product lines will earn an invitation for a seat on the First Annual Producer Advisory Council, held in May of 2010 in Boston, MA, with a subsequent meeting in early 2011 in a location to be decided.

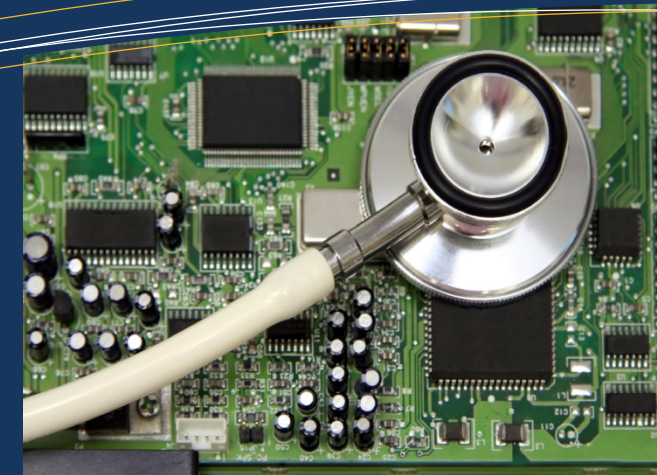
The Council's primary duties will be to assist GWI and IHC in constructing a solid 2010/2011 business plan and furthering the development of new products within our marketplace.

QUALIFICATION CRITERIA

The qualification period for the first Council Meeting will run from September 1, 2009 to March 1, 2010. Qualification criteria will vary among product lines.

GWI and IHC will cover lodging, meals and activity expenses, but invitees must cover airfare costs. Due to the business agenda of this event, spouse or guest expenses will not be covered by GWI and IHC.

Visit www.gwigroup.com for more info!



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INTEGRATED HEALTHCARE PLATFORM PLANS REDUCE PREMIUMS 18%, SURVEY FINDS

By Jim Williams, President of Integrated Healthcare, LLC

High Deductible Health Plans coupled with Health Savings Accounts (HDHPs/HSAs), such as those built on an Integrated Healthcare™ platform, reduce health insurance premium costs by an average of 18%, compared to HMO, PPO and POS plan designs, which are all similar to one another in higher costs.

The finding was published by The Kaiser Family Foundation and Health Research and Education Trust (KFF/HRET) in its report: "Employer Health Benefits, 2009 Annual Survey". It reported sharply lowered costs and other benefits for HDHPs/HSAs.

In dollar terms, employers saved an average of nearly \$900 per year for a single enrollee, and over \$2,300 per year for a family. Employers used some of those savings to contribute to their employees' Health Savings Accounts: \$668 on average for a single enrollee, \$1,126 for a family.

Reflecting these savings, employers offering HDHPs/HSAs report the two most successful outcomes of the plans have been "controlling health care costs" (43% of employers) and "encouraging employees to be better healthcare consumers" (37%). The biggest challenge was "educating/communicating with employees regarding the benefit" (61%).

Our experience at Integrated Healthcare (IHC) is consistent with the findings of the KFF/HRET survey. We know that IHC's HDHP/HSA platform saves

employers money, especially when combined with IHC's active health care management and disease management programs.

And we have found that educating employees is the biggest factor in their understanding and acceptance of the plans. That is why we work with employers and their benefits consultants to implement their plan in phases, communicate in plain jargon-free language, and utilize online videos, calculators and plan comparison tools.

We also emphasize the tax advantaged investment value of a Health Savings Account over the long term, which is often overlooked. Employees become plan advocates once they understand the benefit of retiring with healthy balances in both a 401(k) savings plan and a Health Savings Account.

More employers offer HDHPs/HSAs to their employees each year, and more continue to say they will in the future. This year 22% of the firms surveyed who do not currently offer a HDHP/HSA said they were "very likely" or "likely" to offer one next year.

About the survey: KFF/HRET utilized an independent research firm to conduct 2,054 completed telephone interviews with human resource and benefits managers across the nation from January to May, 2009. The report was published September 15, 2009. The KFF/HRET survey has been conducted every year since 1999.



225 Franklin Street
Suite 1201
Boston, MA 02110
617.502.3000
617.728.8268

www.gwigroup.com
www.integratedhci.com



Producer Advisory Council

GreenWood International Insurance Services, Inc. and Integrated Healthcare, LLC are pleased to announce criteria for producer selection to the 2010 Producer Advisory Council (PAC). The top producers from various product lines will be eligible to receive an invitation to the 1st Annual Producer Advisory Council. Invitees are granted a seat on the Advisory Council for a one year period, participating in our first event in Boston in May of 2010 and a second event at a location to be decided in early 2011.

The PAC's primary duties will be to assist GWI and IHC in constructing solid 2010/2011 business plans and furthering the development of new products within our market. Invitees will be able to strategize and brainstorm with fellow producers in a roundtable setting, as well as tour the GWI and IHC offices and meet our staff.

This coming May, GWI and IHC will host many fine dining and leisure activities allowing PAC attendees to enjoy all that spring time in Boston has to offer!

Additional Guidelines:

--The qualification period will run from September 1, 2009 to March 1, 2010. Qualification criteria will vary among product lines.

--GWI and IHC will cover lodging, meals and activity expenses, but invitees must cover airfare costs. Due to the business agenda of this event, spouse or guest expenses will not be covered by GWI and IHC.

--Agencies and TPAs are eligible to participate as such, however an invitation to the Producer Advisory Council may be extended to the top individual producer within the agency or TPA who meets the qualifying criteria. Agencies and TPAs are not eligible to participate in the Sales Bonus Contest being run in conjunction with the PAC.

--The Producer Advisory Council does not qualify as an incentive trip. Participation is by invitation only and is limited to producing agents who meet all minimum qualifying criteria during the period of 9/1/2009 to 3/1/2010.

--Guidelines and schedule of events are subject to change.

-- See www.gwigroup.com for additional rules and regulations.



Texas Ranked "Worst Performer" In Workers' Comp Study

Many Companies Looking to "Opt Out" through Nonsubscription

Over the past many years, anecdotal evidence has led to the general observation that the Texas workers' compensation system continues to fail Texas employers and their injured employees. This assertion is now supported by empirical evidence from The Work Loss Data Institute ("WLDI") (an independent database development company focused on workplace health and productivity) which recently released its 2009 State Report Cards for Workers' Comp. The WLDI Report compares 5 important outcome measures among the 43 states reporting for each year: Incidence Rates, Cases Missing Work, Median Disability Durations, Delayed Recovery Rate and Key Condition: Low Back Strain.

With 7 years of data, WLDI graded states based on most current performance, but also tracked trends and gave them a "Tier Ranking" based on how they performed on average over the 7 years, and whether they have an upward, downward or stable trend.

Iowa performed the best of all the states for 2006 (the most current data available), with Minnesota a close second. Both states received a grade of "A+" based on an average of their scores in the 5 categories noted above. Iowa, Kansas, Minnesota, Utah and Virginia all received a Tier I (the

highest) ranking for their 7 year performance. Tier I states had an average grade of "B+" or better, with a trend going up or level. Those 5 states have very effective workers comp systems and continue to improve.

Texas was 1 of only 9 states receiving a grade of "D" for 2006. Texas was also 1 of just 7 states receiving a Tier VI (the lowest) ranking which means they had an average grade of "D" or worse, with a trend going down or level.

Even though many companies don't realize it, Texas employers have enjoyed the right since 1913 to opt out of the workers' compensation system, thereby becoming "Nonsubscribers". In fact, more than 100,000 Texas employers currently enjoy the following benefits as Nonsubscribers rather than having no control over their destiny in the failed Texas workers' compensation system:

- **Cost Reduction:** Nonsubscribers eliminate many unnecessary costs, such as unreasonable and excessive workers' compensation insurance premiums, by developing a responsible and comprehensive work-related injury benefit program.
- **Better Relations and Higher**

Productivity: Nonsubscribers most often report noticeably safer workplaces with fewer and less severe workplace injuries, improved employee relations and higher productivity.

- **Improved Healthcare:** Nonsubscribers work closely with healthcare professionals and facilities to provide appropriate, quality medical care for injured employees at fair and reasonable costs.
- **Jobs and Economy:** The ability to opt out of workers' compensation in Texas has provided many businesses the opportunity to expand their operations through "bottom line" savings.

- **Free Enterprise:** Nonsubscription supports the principal that government need not interfere with businesses who are responsible to their employees, customers and our great State of Texas.

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Consumer Health Plans Pass HMOs in Popularity

By Armando Duke

(AXcess News) Houston - For the first time ever, consumer driven health plans (CDHP) now cover more employees than HMOs, having grown at a rate of 33.9% over the last year, now covering 15.7% of employees nationwide compared to 13.6% for HMOs.

According to the nation's largest health plan benchmarking survey, the Northeast region had the largest concentration of CDHPs (23%), followed by the North Central region (20.1%). The average cost increase for all CDHPs, at 6.3%, was slightly lower than that of the average of all plan types, which increased 7.3 this year.

John C. Garner of Garner Insurance Services in Pasadena, California says that employers, as well as their employees, are "taking more control over health care expenditures by increasing participation in CDHPs."

"Across the board, we're seeing a trend toward employee empowerment and participation when it comes to health care," said Garner.

Bill Stafford, Vice President, Member Services, of United Benefit Advisors, whose organization spearheaded the

PPOs still have 63.9% of all enrolled employees, despite the gains against the increasingly unpopular HMOs made by CDHPs, the survey indicated.

Fee For Service Plans are all but extinct, with only 0.4% of employees enrolled.

For the first time ever, consumer driven health plans (CDHP) now cover more employees than HMOs,

Survey said, "The intent of the survey is to provide employers of all sizes with the data they need to manage their health care benefit programs effectively."

Stafford indicated that, "for the more than 99% of U. S. employers with fewer than 1,000 employees who have operations in multiple locations, this survey is the best source of reliable regional - and in many cases state - health plan benchmarks by employer size and industry categories."

UBS indicated that the 2009 UBA Health Plan Survey will be released to the public November 1st.

With responses from 17,655 health plans sponsored by 12,316 employers nationwide, the 2009 UBA Health Plan Survey is the nation's largest and most comprehensive survey of plan design and plan costs. As the largest survey of its kind, the UBA Health Plan Survey defines benchmarks by a greater number of specific industries, regions, and employer size categories than is available from any other resource. Stafford was not available for further comment at the time of publication in regards to whether UBA would be presenting a copy of the Survey to lawmakers.

AARP, which has recently become more vocal over the pressing health care reform legislation being debated in Washington was unaware of the UBA Survey findings and apparently is not sure whether that data will support the political direction AARP has been taking against the Democrats after facing heated pressure from thousands of retirees.

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Monthly Sales Bonus Contest

Medical Stop Loss Insurance Sales Bonus Qualifying Criteria

Qualifying Period: 9/1/09 through 3/1/2010

Bonus Qualification: Premium x 0.0025 will equal commission bonus for cases sold. Sold cases must remain on GWI books for a minimum of 3 months before bonus will be issued.

Special Risk/Personal Accident Insurance Sales Bonus Qualifying Criteria

Qualifying Period: 9/1/09 through 3/1/2010

Bonus Qualification:
 • 1-5 cases sold in a month = \$50 bonus per case 1-5
 • 6-10 cases sold in a month = \$100 bonus per case 6-10
 • 11+ cases sold in a month = \$150 bonus per case 11+
 (Ex: 11 cases sold the month of December = \$850 bonus)

Occupational Accident Insurance Sales Bonus Qualifying Criteria

Qualifying Period: 9/1/09 through 3/1/2010

Bonus Qualification:
 • 1-5 cases sold in a month = \$50 bonus per case 1-5
 • 6-10 cases sold in a month = \$100 bonus per case 6-10
 • 11+ cases sold in a month = \$150 bonus per case 11+
 (Ex: 11 cases sold the month of December = \$850 bonus)

Visit www.gwigroup.com for more details and information.