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Detering the Rising Cost of Health Insurance

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Millard MacAdam

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Facing this issue requires addressing two components: Health insurance for owners, and coverage for employees.

Are you a new small business owner who has left a positions in a company to start your own businesses and face the fact that you no longer have the health insurance that was part of your employment package? As you venture out on your own, you are faced, often for the first time in life, with the very expensive need to pay for health insurance for yourself and your family based on an individual policy, rather than being part of a large group.

Too many times the financial struggle of starting and growing a small business precludes budgeting hundreds of dollars per month for health insurance for the owner and his or her family. It's not at all surprising that this concern by small business owners has been elevated to the top of the list of business operating concerns according to the recent survey done by the National Federation Of Independent Business (NFIB).

When it comes to providing employees with health insurance, the problem is similar to the owner's: The company just may not be big enough to provide this expense out of the profits, assuming there are profits. In today's competitive environment for high integrity, competent and motivated employees, providing health insurance is necessary for a company to retain a competitive hiring edge. Regardless of why an owner is motivated to provide insurance for employees, when his or her company just can't afford to deliver this benefit, it becomes a competitive delima for the company's management team and adds to the stress of the owner.

One tactic for resolving this problem is to seek out becoming part of a larger group. Many chambers of commerce offer group health insurance for their members at rates approaching corporate group discounts.

Another tactic is to do business with an employee leasing firm. Whether you are a sole proprietor with no employees, or if you have a couple hundred employees, this is an excellent alternative. One reason is that you can accrue the discount benefits of becoming part of a health insurance buying group of thousands of employees.

The key is to understand how the leasing relationship is only administrative. You are still in control of establishing and managing your critical hiring and firing processes as well as leading, supervising and coaching your employees toward enhanced performance just as you would otherwise.

You can *request me to email you a copy of an outline* of my **ProActive Hiring Right Program** for business owners. The hiring program is designed to attract and retain only the top 10%

peak performing, customer-satisfying employees of high character and competence to fill any position in your company. These employees of high character, competence and motivation are far lower maintenance in terms of the health insurance costs they accrew to your company.

You can also help to keep health costs down by investing in educating your employees about things they can do to help themselves and their family members get well and stay well. The ten segments within my **Get Well and Stay Well Seminar** for employees help them do this. These segments address critical, but little known information about alternative health practices and professionals that have a focus on gaining and maintaining wellness and preventing diseases. This knowledge, applied, will reduce costly employee absenteeism and turnover as well as *reduce the escalating costs of your worker's compensation claims and employee health insurance premiums.*

*Email me your request for a complimentary descriptive outline of the ten segments within my **Get Well and Stay Well Seminar** for company employees and I'll send it to you. With this in hand, you can began picking out a few health-enhancing practices that you can begin foster among your employees. In reviewing the outline of the segments within the seminar, you'll be in a position to intelligently consider flexibly scheduling one of more of the segments within the seminar for your employees.*

If you need help in mastering and implementing any of the skills and tactics mentioned, I'm here for you! Please visit the Call-A-Coach section of my web site for more information.

Yours for successfully fostering enhanced employee health and productivity!

About the author:

Dr. Mac shares with business owners the practical knowledge and insights he gained as a small company CEO. He founded Sycamore Ranch, Inc. when 27 and as CEO led his partners and a staff of 100 for 16 years in developing and operating the 50 acre recreational facility. Years later, he integrated what he learned from his Doctoral program at USC with his practical

business experiences and began consulting. For four decades Mac's coached business owners in mastering and applying "how to" leadership and managerial skills for: Hiring and retaining only the top ten percent producers; Optimally deploying and supervising staff to maximize their personal motivation; Developing high integrity leadership teams; Facilitating mutual performance accountability and peer coaching processes; and, Integrating his Intentional Business Integrity Process into their company operations. Mac has served leaders in manufacturing and high tech companies; accounting, banking and insurance enterprises; medical and health care organizations; service and retail oriented businesses; as well as educational, governmental and non profit organizations. Q&A ProActive Leadership 888-648-5552 or MacAdam@PALConsulting

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