



*I'm not at all satisfied with the health benefits we offer at HRP. The premiums are extremely expensive and they don't even start paying until you hit the \$2,000 marker for the deductible.*

### **Lee Taylor, HRP Distribution**

Lee Taylor owns a distribution company with twenty-five employees. Lee provides a 50% subsidy for his healthcare plan, yet only 40% of his employees can afford to pay the other half. *"Only 40% of my employees have enrolled in my insurance plan. The other 60% can't afford it or have it through a spouse."*

***Lee would like to offer better, more affordable coverage to his employees...***

Although Lee does offer health care coverage, he feels that his plan is inadequate. Lee is able to afford maternal benefits, but no dental coverage. What Lee finds most frustrating about his health care plan is the \$2,000 deductible. Until his employees have reached this \$2,000 marker they have to pay for their care out of pocket—in addition to 50% of the premium. Employees needing medical attention before they hit the \$2,000 mark face a financial crisis.

*"I would like to be able to offer better coverage, but It's extremely difficult and very costly. I'm not satisfied with this state of affairs at all. The coverage we have is extremely inadequate and for this we pay a \$2,000 deductible. On top of that, the premiums are extremely expensive and they don't even start paying until you hit the \$2,000 marker. For some of our employees who are only making \$15,000 a year it's extremely difficult."*

