



Getting Health Insurance



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Health Insurance is perhaps the most important company benefit for employees. In today's market, getting insured in the open market can prove difficult. Parents of small children can feel significantly vulnerable and at risk if health care is needed and there is no health coverage. Getting access to health insurance is important, but not simple. Employers need to avoid improperly securing insurance, violating regulations and incurring fines. This is why, it is crucial for employers to go about it the right way.

This download will provide the insight and options employers will find useful.





Health Insurance is more affordable than most business owners and entrepreneurs think. What we strongly recommend is businesses going through brokers, rather than contacting health insurance companies directly. Brokers help mitigate risks and negotiate costs down. For companies navigating group health insurance plans, compliance requirements, and cost management, working with the right broker can mean the difference between streamlined benefits and unnecessary headaches. This list we are providing to you, will be of brokers that we feel are good to work with.

Simply Insured

Simply Insured is one of the best and easiest health insurance brokers to work with. They have an online portal, quotes and in most cases, you can go through the entire process without speaking with anyone. Basically, you can close on Friday without insurance, and open on Monday with your completed application submitted. Simply Insured works with all the major insurance carriers: Kaiser Permanente, United HealthCare, Aetna, and more. You can help pay a portion of the premiums or your employees can pay 100% of the premium. We've seen where when a company pays 50% or more of the premium for workers, there is a much higher employee retention. In addition, with Simply Insured, they set up your service where the premiums are deducted from employee payroll directly



from your payroll provider. Currently, we know they partner with Intuit, ADP, Paychex and Square Payroll services. There could be more.

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Mylo

Mylo, LLC. doing business as Mylo Insurance Solutions, LLC, operates as a digital insurance agency. The Company provides advice, comparison and purchase coverage for business, group health, home, auto, life, and individual health, as well as offers insurance recommendations online and over the phone with licensed agents. Mylo Insurance Solutions serves customers in the United States. They do not strictly focus on health insurance but they are a certified broker to do so.

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BeneFix

BeneFix is an on-the-rise company founded in 2017. Developer of a health benefits platform designed to serve health insurance carriers, brokers, small businesses, and their employees. The company's platform focuses on simplifying finding health benefit products online and enrolling in them, managing data and distribution from plans offered by major insurance carriers, and offering instant quotes from a simple-to-use online interface, enabling businesses to create better access and outcomes to healthcare. They are heavily SaaS and technology driven, which can work well for forward-thinking employers with an affinity for technology.

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Zenefits

Zenefits is an online HR platform designed to help SMBs when it comes to payroll, benefits administration, and other employee and workforce related processes. Zenefits is based in San Francisco, CA and is considered a PEO (professional employer organization). Zenefits is ideal if the business has not selected a payroll provider or if they are interested in changing. The platform manages various aspects of talent management, including hiring, onboarding, performance, and compliance.

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Don't forget to sign up for our "How-To: 3 Tips" newsletter at this [link](#).





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