

Comprehensive Benefit Administrators launches H-CAP™ division; aimed at containing costs and improving healthcare ROI

Boston area CEO believes that the country has a cost and price transparency problem, not a healthcare problem.

NORWELL, MASSACHUSETTS, UNITED STATES, June 30, 2017 /EINPresswire.com/ -- Comprehensive Benefit Administrators (<http://cbacompanies.com>), a company that combines traditional brokerage services with specialty services such as advocacy, claims administration, benefits expertise and compliance, today announced the launch of a new division, **H-CAP™** (Health Claims Avoidance Program™), designed to help clients save costs in their benefits programs.

The announcement was made by Michael McKenna, Chief Executive Officer, who said that uncertainty over the future of healthcare in this country has been weighing on business owners and that they have repeatedly been approached regarding providing additional options and solutions. He said that the program came into existence because of his company's effort to educate employers, consumers and providers of the real drivers of healthcare premium increases.

"The whole national healthcare debate focuses on the wrong things," said McKenna. "We have a cost and price transparency problem, not an insurance problem. This is an issue of affordability." He said that, regarding the H-CAP program, "We've decided not to place our hopes in Washington. Instead, we chose to create a strategy that allows employers to fight back now."



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Michael McKenna

The H-CAP™ combines key services paid for and covered outside of insurance and can effectively guarantee a return on investment by reducing expenses going through employer health plans.”

Through the H-CAP cost saving features, an emphasis has been placed on redefining the medical provider, consumer, insurance consultant and employers' roles as “shareholders” in the healthcare system. As such, all are responsible for

managing how and where we access care while reducing costs without affecting the quality of services one receives. The multiple program tools available have quantifiable ROI in the form of member and employer savings while improving access to care and guaranteeing shared cost savings

among all our shareholders.

As an example of the features provided by the H-CAP program, there is an arrangement between H-CAP and Shields MRI, providing an incentive for employees to use a free-standing MRI facility rather than a hospital based machine, which can easily save \$2000 per scan. The member receives a financial reward for choosing high quality settings such as Shields. The employer's claims experience is also reduced.

Another key component of the H-CAP program is the independent [medical second opinion](#) benefit. McKenna notes that currently, only 19% of people get second opinions for their illnesses. For a number of economic reasons, including high deductibles and other reasons, many employees do not take the time off and drive to, for example, a Boston specialist. "Through our H-CAP program obtaining a second medical opinion is made easier. Any of our H-CAP clients can simply dial a phone number and get authorization for an opinion. That opinion is rendered by some of the World's best hospitals and physicians such as The Mayo Clinic, Duke Medicine and Massachusetts General Hospital just to name a few. All second opinions are done in complete collaboration with the patients attending physician team." The results are staggering. When this service is used, 26% of the time the diagnosis is changed. 75% of the time the course of treatment is altered. For targeted conditions, financial ROI can be as much 600% with better outcomes. It also addresses a widespread concern that the 3rd leading cause of death in the United States are due to medical mistakes.

"We are committed to making healthcare better, reducing costs, and doing our part as shareholders," said McKenna. "The face of healthcare is changing and we are excited about the program we have developed to help employers navigate this changing landscape."

About Comprehensive Benefit Administrators

Comprehensive Benefit Administrators (www.cbacompanies.com), previously known as Partners Benefit Group, was founded by Norwell resident Michael McKenna. Under his direction, the firm changed its name to Comprehensive Benefit Administrators to more accurately reflect the wider scope of services that the company offers. Comprehensive Benefit Administrators (CBA) combines traditional brokerage services with specialty services such as advocacy, claims administration, benefits expertise, and compliance, to provide customers with extensive capabilities through one source. Offering a wide range of resources, Partners Benefit Group division, specializing in medical, dental, life, disability and group health insurance; their Reimbursement Specialists, Inc. division, a third-party claims administrator advising companies on how to save on their healthcare costs through creative healthcare funding options; and ComplianceSource, a division which advises and assists companies in becoming compliant with federal organizations. To learn more about the company, visit www.cbacompanies.com or call (877) 993-5600. Comprehensive Benefit Administrators is located at 120 Longwater Drive, Suite 102, Norwell, MA 02061.

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