

Employers Are Bleeding Cash. Gary Advisor Certified by Validation Institute Launches 'Make America Healthy Again' Push

The 10th firm—and first African American—to earn Fiduciary Advisor & Firm certifications, Paul H. Flowers Jr. urges CFOs to demand fiduciary-grade health plans

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/EINPresswire.com/ -- The U.S. employer-healthcare system is unraveling under runaway costs, surprise billing, misdiagnosis lawsuits, and opaque insurer practices — and for small to midsize businesses, the stakes have never been higher. Superior Insurance Advisors, helmed by Paul H. Flowers Jr. (CEO), today launched the Make America Healthy Again initiative: a fiduciary-grade audit and coaching program aimed at restoring financial sanity, trust, equity, and [employee benefits](#) quality to workplaces across Illinois, Indiana, and the entire Midwest.

Flowers is one of only ten professionals nationwide to earn [Fiduciary Advisor](#) certification from the Validation Institute, and his firm is among the few to achieve Fiduciary Firm designation. He is the first African American to hold this dual distinction. In addition,

Flowers is a three-time Amazon award-winning author of *The Hidden Healthcare Goldmine*; *Risk Transfer Revolution*; *From Exposure to Empire* and is listed among Business Insurance's Hot 100 Professionals for innovation, ethics, and real results in benefits consulting.

"If your health-plan can't pass a forensic audit, it isn't a benefit — it's a payroll tax you never voted for." — Paul H. Flowers Jr., CEO, Superior Insurance Advisors

What's at Stake for Employers and Employees

U.S. employer health premiums and out-of-pocket costs have skyrocketed in recent years. In many markets, deductibles exceed \$2,000 per person, and total employer costs increase 5-7% or more annually.



Professional Photo of Paul H Flowers Jr.



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Misdiagnosis and overcharging lawsuits cost hospitals and insurers hundreds of millions; unfortunately, employees still often pay hidden fees, facility markups, and out-of-network surcharges.

Small to mid-sized employers (50–5,000 employees) typically lack the bargaining power of large firms. Traditional brokers often recommend “lowest-bid” plans

without disclosing true cost drivers or kickback incentives.

Without fiduciary oversight, employers may renew plans with poor performance and hidden gatekeeping costs, unaware that self-funding, bundle audits, provider direct-contracting, and supplemental benefit design can lower total spend by 20–40% with equal or better employee outcomes.

How the Make America Healthy Again Initiative Works

Rapid fiduciary audit — independent third-party review of your existing health plan, claims data, network contracts, out-of-pocket trends, and hidden cost leakage.

Clear roadmap — cost savings opportunities, improved benefit designs, and employee communication strategies; most employers can identify at least 7-figure savings opportunities within 90 days.

Education & transparency — workshops, white-papers, benefit-literacy tools for employees, municipal boards, HR teams, and civic partners to understand how money flows in healthcare.

Ongoing consulting & monitoring — health plan performance metrics, periodic reviews, benchmarking vs peer organizations, and cost-audit compliance to ensure long-term alignment between employer costs and employee value.

Public & civic engagement — through the nonprofit Life Health & Legal Education Partners, Flowers hosts free community sessions, employer roundtables, and civic briefings to raise awareness of both employer and consumer healthcare realities.

Why This Matters Now

Open enrollment season is fast approaching for many groups; many decisions will lock in benefit structure for a year. This is the opportunity window to reset cost, quality, and transparency.

Misdiagnosis claims and surprise billing cases are making headlines. Employers are increasingly vulnerable to indirect costs (lost productivity, litigation risk, absenteeism) that often exceed what

they pay in premiums.

Legislators and regulators in Illinois and other states are increasingly scrutinizing insurer practices, billing transparency, and medical-debt relief programs. Entities seen as fiduciary-validated consultants may be viewed as credible and trustworthy sources by media, boards, and decision-makers.

Communities that embrace benefits literacy and cost accountability often retain employees, reduce turnover, and foster trust — improving health outcomes without driving cost into unsustainable territory.

About Superior Insurance Advisors

Superior Insurance Advisors is a Chicago-based employee-benefits consultancy specializing in fiduciary-grade, outcome-driven health plan design and cost control. Under the leadership of Paul H. Flowers Jr. (CEO), the firm helps employers translate cryptic billing and insurance language into measurable results, lower costs, and improved employee wellness outcomes. Flowers is among the few nationally certified Fiduciary Advisors and Fiduciary Firms, a Business Insurance Hot 100 professional, and a three-time award-winning Amazon author.

About Life Health & Legal Education Partners

Life Health & Legal Education Partners (LHLEP) is an affiliated nonprofit organization dedicated to raising benefits literacy among employees, municipalities, civic groups, & underserved communities. Through education, advocacy, and public partnership, LHLEP promotes fairness, transparency, and financial well-being in health care choices.

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