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## HEALTH REFORM—THAT'S THE TICKET

Injecting some competition into the health insurance marketplace and simplifying transactions.

If you think it's a hassle trying to figure out what's covered under your health insurance plan, you're not alone.

John Zubak, Harvey Mitgang and April Stiles, the founders of VIIAD, thought there had to be a better way — a way to simplify the health insurance transaction between the consumer, the doctor, the health insurer, and even the consumer's employer.

They came up with two patented products — the Health Ticket and the vNetwork. First the Health Ticket. The ticket is like a health insurance ID card "on steroids," as Stiles, the chief operating officer at VIIAD, put it.

Instead of the traditional plastic ID card that you keep in your wallet, the ticket is more like an airline eticket. You go online to your health insurance provider and print out your ID card online. Or you can call your health insurer's toll free number and it can be sent directly to your health care provider's office.

While accessing your health insurance ID card online or by calling your health insurer is not revolutionary, what is new

is that when you print out your health ticket, it includes detailed information about your health insurance plan in the white space below the image of the ID card.

When you print out the health ticket, the top segment of the paper will be the image of your health insurance ID card. Below that image will be plan information such as copays, and details about your dental benefits, emergency room coverage, physical rehabilitation, gynecological exams, prostate cancer screenings, and well-child immunizations and more. It can even provide up-to-date information about your deductibles and health savings accounts balances, if you have one.

All that information is right there on a sheet of paper, rather than buried in a health plan information book gathering dust in a filing cabinet. When going to the doctor, you present the health ticket and both you and your doctor know upfront what's covered, what the copays are and any other billing instructions.

This reduces calls to the health insurer for that information and

eliminates confusion and frustration about what is and is not covered. For the health insurer, it's a huge savings in time spent fielding calls from consumers and doctors. For doctors and consumers, it helps by making it easier to know what's covered.

In addition to the health ticket, VIIAD has come up with a similar idea for workers' compensation coverage. Employees who are injured on the job are not covered by their usual health insurer but by the employer's workers' comp insurer.

Under the current system, workers' comp insurers do not issue special ID cards. But VIIAD is offering a workers' comp health ticket to make it easier for injured workers, their employers, healthcare professionals and the workers' comp insurer to know what's provided under the company's plan.

Now for the vNetwork. Under the vNetwork, VIIAD has quilted together a network of more than 80 regional and local healthcare preferred provider organizations (PPOs) and more than 30 workers' comp PPOs, offering consumers nationwide coverage, which makes them a much more attractive option for employers and their employees.

These regional and local PPOs offer substantial discounts to employers and insurance carriers.

Employers that self insure save a significant amount of money through the managed care discounts realized by the vNetwork.

Many of these PPOs are hospital- or physician-owned and provide top-notch healthcare services. But the key disadvantage has been that because they are regional, the employees — the healthcare consumers — can find themselves stuck without a participating provider if they are away from home, outside their PPOs' regional reach.

By bringing the regional PPOs together into the vNetwork, those PPOs gain a nationwide reach and consumers do not have to worry about being unable to find a participating provider if they are traveling or on vacation.

This is good for the regional PPOs and the providers who participate in them because they should see an increase in business as they become more competitive with other nationwide health insurance plans.

Another advantage for providers is that as members of the PPO, they know upfront how much insurers will reimburse them for their services, whereas with other plans, they often have no easy way of knowing what the contracted rate with the insurer will be. For employers, it makes the regional PPOs a more viable alternative for their employees, while increasing the employer's bottomline in the significant savings realized on their medical bills.

VIIAD, in a relatively short time, has had a significant impact on the healthcare industry. School districts, for instance, have been able to maintain benefit levels for teachers that probably would not have been possible without VIIAD.

VIIAD has leveled the playing field and has brought competition to the health insurance marketplace while making the transaction simpler and more affordable for everyone.

—By Patricia Vowinkel