



Georgia Bar Journal

October 2009 Volume 15 Number 2

Enforcing
Commercial Real
Estate Loan
Guaranties



by Cliff Brashier

Bar Recommends Broker for Health Insurance

During the past five years, we have heard from approximately a third of our members who were seeking assistance with the

task of choosing a health insurance plan for themselves, their families and their firms. We regret that these inquiries usually ended at the switchboard because since the early 1990s, the Bar has had no recommendations to make in this area.

As you can imagine, this is very disappointing to the callers who assume that the group insurance plans available to large employers are equally available to large associations. That is not the case since insurance plans recommended by associations are usually 70 to 90

“During the past five years, we have heard from approximately a third of our members who were seeking assistance with the task of choosing a health insurance plan for themselves, their families and their firms.”

percent individual policies with the remainder being small group policies. Also, with the constantly changing doctor and hospital networks for PPOs, POSs and other insurance plans that vary greatly from area to area, and with the similar variance in the individual health care provider preferences of 40,000 members, a statewide “one size fits all” solution becomes a very small and moving target.

Georgia lawyers are no different from other small business professionals, or the general public for that matter, when it comes to health care. Over the years, the State Bar has conducted numerous surveys asking our members what they want us to do for them. Time after time, the No. 1 response, with no other need ever coming in a close second, has been affordable health insurance. With this clearly in mind, many presidents and committees have worked diligently for more than a decade to respond to this most important need.

In the August 2002 issue of the *Georgia Bar Journal*, a report by our Medical Insurance Task Force was published to give members guidance and a process for buy-

ing their medical insurance. This was the best we could do at the time to be helpful. But that was not due to a lack of effort by the lawyers on the task force. Over a four-year period, they solicited proposals from every medical insurer licensed in Georgia and surveyed every other state bar in the nation to look for a viable solution. While none was found, the published buyers' guide that the task force produced is still sound advice today for members to use in purchasing health insurance.

On a more positive note, there is better news for members today. As State Bar President Bryan M. Cavan recently announced via e-mail and at www.gabar.org, our Board of Governors has selected BPC Financial as the State Bar's recommended broker for members' health, dental and vision plans. This was based on a study done by the Members Benefits Committee which solicited applications from a number of well-qualified brokers. After extensive vetting, it presented the three highest rated candidates to the Board of Governors. This 147 member governing body selected BPC Financial, an experienced broker which also administers programs for members of the Florida Bar, Florida Registered Paralegals and the Florida Association of Legal Support Specialists, among others.


BPC's team is familiar with the insurance needs of lawyers, law firms and their staffs. Their intent is to present our Bar members with multiple products and carriers selected for each member's personal situation. According to BPC, their concept of combining first dollar products with major medical coverage can, in many cases, significantly reduce the cost of purchasing high-quality comprehensive health insurance.

Here are three important points that you should also know about the Board's recommendation of BPC Financial. Unlike many associations, the State Bar will receive no affinity fees, commissions or any

sort of royalties from this broker. We made it clear to every applicant that they should instead offer our members the lowest possible premiums for the health insurance coverage that best meets their needs. Secondly, members should conduct their own due diligence in making their insurance or any other purchasing decision. Finally, members' participation is completely voluntary. We are not suggesting that members change their existing broker or coverage. Instead, we offer BPC Financial as an additional resource for those members who want advice on health, dental and vision insurance. They have a proven track record with the Florida Bar as a knowledgeable broker with extensive experience in working with the insurance needs of attorneys. They work with many clients in today's market and plan to stay on top of any new options that may result from the health care legislation currently being considered by Congress.

BPC Financial may be contacted by calling 1-800-282-8626. Their contact information is also available at www.memberbenefits.com/SBOG/ and on BPC's advertising in this and future issues of the *Georgia Bar Journal*.

Finally, much appreciation goes to the Member Benefits Committee for its many years of work for all of us. Thanks to this effort, we are glad that our switchboard receptionists will have an answer when you inquire about health insurance. We hope that their answer will be helpful and that you will keep us informed about your future experiences with this new service.

As always, your thoughts and suggestions are welcomed. My telephone numbers are 800-334-6865 (toll free), 404-527-8755 (direct dial), 404-527-8717 (fax) and 770-988-8080 (home). 

Cliff Brashier is the executive director of the State Bar of Georgia and can be reached at cliffb@gabar.org.

Consumer Pamphlet Series

The State Bar of Georgia's Consumer Pamphlet Series is available at cost to Bar members, non-Bar members and organizations. Pamphlets are priced cost plus tax and shipping.

Questions?

Call 404-527-8792.

The following pamphlets are available:

- Advance Directive for Health Care ■ Auto Accidents ■
- Bankruptcy ■ Buying a Home ■
- Divorce ■ How to Be a Good Witness ■ How to Choose a Lawyer ■ Juror's Manual ■
- Lawyers and Legal Fees ■ Legal Careers ■ Legal Rights of Nursing Home Residents ■
- Patents, Trademarks and Copyrights ■ Selecting a Nursing Home ■ Selecting a Personal Care Home ■ Wills

Visit www.gabar.org for an order form and more information or e-mail stephaniew@gabar.org.