

MUKILTEO BEACON

806 5th Street, Mukilteo, WA 98275

www.mukilteobeacon.com

Volume XXVI Number 7

September 6, 2017

PNW Insurance Solutions brings 'care' back into healthcare insurance with high-touch local service, bold thinking

In an increasingly unstable health insurance market with shrinking choices, many business owners believe they have few options for their employees and offer a "one size fits all" insurance program that rarely meets every person's needs.

As if owning a small business wasn't already challenging enough, owners often find the rules, regulations, and other hurdles with offering group health insurance to their employees overwhelming. The compliance and administration alone takes countless hours away from their business staying strategic. Smaller businesses are uniquely burdened when their limited staff must unravel health insurance claims, administration, or compliance matters instead of focusing on their company's other pressing needs.

Isn't it a pleasure, then, when you have somebody in your corner who speaks "the language" and is looking out for your interests as well as your employees'?

That is what Wendee Allen, the owner of PNW Insurance Solutions, is all about. A boutique insurance brokerage, PNW Insurance Solutions specializes in health and ancillary benefits for small and medium-sized businesses and individuals.

Allen, who has specialized in health insurance for 26 years, opened PNW Insurance Solutions in south Snohomish County because she wants to give business owners and their employees more options that are both affordable and more likely to meet each employee's individual needs.

"In today's dynamic business environment, you need peace of mind, to stay within budget, and to keep employees happy," Allen said. "Plus, in the competitive Seattle area marketplace, an attractive employee benefits package can give you a huge advantage."

Not only can PNW Insurance Solutions help expand health plan options, Allen said they work with businesses throughout the year, acting as an extension of their client's Human Resources department to help handle most, if not all, the compliance issues for those businesses. That way, small businesses are on more equal footing with larger businesses that traditionally have had more bargaining power, leverage, and staff.

"The reality is, small businesses need



PNW Insurance Solutions, a boutique insurance brokerage in south Snohomish County, helps small and medium-sized businesses develop employee benefit programs that support their strategy and can evolve to meet their employees' needs.



Wendee Allen, owner of PNW Insurance Solutions

more, not less, help than big businesses," she said. Smaller businesses will find the additional HR assistance the firm provides at no additional charge a welcome addition.

In this HR assistance capacity, PNW Insurance Solutions also works directly with each business's employees. "When possible, we want to have face-to-face meetings with every employer and their employees," Allen said. "Typically, if you're in the mailroom, nobody calls on you to make sure you and your family's insurance needs are met or that you know how to experience the least out-of-pocket costs possible when using the insurance. But we do.

"Not only do we want to be the trusted advisor to our business owners, but to

their employees as well.

"From the day an employee is hired, we begin educating them how to pay the least amount out-of-pocket for services. Everyone covered by the plans are also given access to a VIP claim concierge, because employers want or need that buffer between their employee's private health matter and the insurance claim issue. We want to be that buffer so both the employer and employee can get back to staying strategic, while we spend the time fixing their claim."

PNW Insurance Solutions is on the leading edge of current technology too — offering employees one-click online meeting access using their smartphone, tablet or PC. This way, both employees and their significant others have easy access to PNW's staff for help with everything from choosing plans or doctors to claim matters. The results are immediate and gratifying.

PNW Insurance Solutions provides a thorough, annual evaluation to ensure business owners are offering the best benefits needed without overpaying. To help hold down costs, PNW emphasizes wellness programs in all plans, a growing trend that benefits owners and employees alike.

"When employees become healthier, they become more productive to their company," Allen said. "And for certain size employers, these healthier employees

PNW Insurance Solutions provides service year-round to ensure small business owners can offer employees the best benefits possible. For example:

PNW will create a service model around your needs, not theirs. You'll have a dedicated account manager who will work with you from start to finish, and your service won't be handed off to a new person year after year. If you wish, they're happy to help you manage items such as:

- Prepare and assist with enrollment material & meetings
- Track, scrub and submit enrollment materials to carriers
- Assist with online administration of your plans
- Process deductible credits when carrier changes are made
- Conduct onsite or online employee benefit new hire orientations
- Track employee probationary periods and submit employee enrollments and cancellations
- Rectify billing issues
- Process claims
- Provide you access to HR compliance solutions
- Provide you access to HR administration solutions

Their services are built around you. Not the other way around.

generating lower claims also leads to lower insurance premiums for all."

Less stress for owners and employees, more options and better service, and year-round engagement with a brokerage that's invested in your success — it's a winning formula that PNW Insurance Solutions has perfected. In fact, Allen promises, they'll even make the process fun.

"I'm passionate about it," she said. "I help people have a positive health insurance experience. And I love small businesses; I want to be their broker for life."

And PNW Insurance Solutions is here for the long haul. "I live here, I work here, I don't want to go anywhere else," Allen said.

Want to learn more? Go to the PNW Insurance Solutions website at www.pnwisol.com or contact Wendee Allen at 425-314-0988 or wendee@pnwisol.com.