



Houston Benefit Services Inc.

Do you want to know where your health plan resources are going? We believe you have the right to know more than what you are currently being told. Knowing how profitable the carrier is on your account is critical information you deserve to have when you make your decision as to which plan(s) to offer. Because of our special skills and understanding, we can perform two services that you need:

- In simple terms we can explain the role and relative value of each component of your plan.
- We can put you in a position of control and authority whereby we can develop a superior long-term strategy **to control costs without sacrificing quality.**



As an ex-healthcare insider, private investigator and the chief designer of our healthcare strategy, my goal is to deliver truth, service and transparency to our clients. Our results have been extraordinary! Not just financially but from an overall satisfaction perspective.

Brian Davidson
Principal & Licensed Private Investigator

Most critical to our success has been our understanding of the marketplace. We understand everyone in the healthcare delivery chain: doctors, hospitals, drug companies, claims payers, governmental laws and entities, carriers and most importantly your participants...especially the sick ones!

Option Spectrum	Risk Management	Added Value Services
A Totally Different Approach:	A Few Examples of Our Work:	To Help You Get More For Your Money
<ul style="list-style-type: none"> → Risk-free or risk/reward financing → Fee based or agent driven consulting → Any cost sharing arrangement allowed by law → Rich - mainstream - or ultra Lean benefits → One plan design or many → Aggressive risk management that "protects your plan assets" or "conflict free" that just pays all the bills. → Vast networks or restrictive → Cover every conceivable medical expense or the bare minimum → Spread the risk among or focus on your management staff 	<ul style="list-style-type: none"> → Benefit allowances instead of copays or offer both side by side → Per person per year deductible or monthly budget friendly plan → Include or exclude certain brand name drugs or give employees the option → Deductible reimbursement plans → Global Medical Tourism Options → Direct contracting with a single facility as opposed to a mainstream network → Wellness programs → Transplant Networks → Diagnostic, X-Ray and Lab Networks → Fraud, Waste and Abuse Program → Self Diagnosis Programs 	<ul style="list-style-type: none"> → Green Screen Studio Benefit Video Production → Advanced Reporting and Research → Stop-Loss Procurement → Enrollment and Form Scrubbing → Market Studies → Negotiations → Executive Level Customer Service → Plan Performance Surveys → Plan cost modeling and scientific cost prediction → Legal Research, compliance and contract review → COBRA/FSA/HSA Administration Partners → Eligibility Maintenance and Eligibility Audits → Consolidated Billing → Claims Processing and Payment (through partners)

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www.houstonbenefitservices.com/superfreak