

Since I first started my practice in 1971, I have always provided health insurance for our employees. I have experienced the same frustrations as any other small businessperson with the continuously increasing cost of insurance.

The recent legislation enacted by Congress and signed by President Bush offered us a new and exciting option, Health Savings Accounts (HSA). We immediately implemented an HSA option for our employees with the help of Omni Group, the officially sponsored benefits partner of LSMS. This partnership is usually referred to as LSMS Physicians Services or LPS. Omni helped us design a program with our employees wherein we can give them a choice between a PPO and an HSA.

We chose a moderately high deductible insurance plan to go with the HSA. For those who choose that option, I put up enough money for their HSA so that the employee's out-of-pocket exposure for the HSA is similar to that of the PPO, but that exposure does not occur until they have used all of the money I have contributed.

Otherwise stated, the money saved is passed on to the employees who choose the HSA, instead of to the insurance company.

The Omni Group staff was extremely helpful to my business manager and to each of our employees, almost as if we had our own human resources manager. They met with each of our employees individually, some-times spending as much as 2 hours, one on one. Every LSMS member should give close attention to this new opportunity for every-one to win. Kudos to the LSMS for establishing such a useful and important member benefit!

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