

How A Physical Therapist Overcame Barriers to Care by Becoming a Benefits Consultant

Physical therapy can help patients reclaim their health and improve their quality of life, but only if care is accessible. As a physical therapist, Trevor Baker saw first-hand how insurance complications created barriers to care. He believed a better way was possible. Getting others to embrace change proved challenging, but instead of giving up, he took on a second career as a benefits consultant specializing in self and level funding, working with providers, employers and members to create a more sustainable and cost effective solution.

A Unique Perspective

After earning his Doctor of Physical Therapy, Trevor worked in corporate health care and private practice.

Like most types of medical care, physical therapy can get expensive, especially when patients require numerous sessions. Insurance typically covers physical therapy, so the cost shouldn't be a problem for most people... but in reality, it often is. Insurers may deny preauthorization requests, limit the number of covered sessions, charge prohibitively expensive copays or deductibles, or enforce other policies that become barriers to care. Trevor saw how these coverage complications got between him and his patients, and he was determined to do something about it.

When he met Doug Hetherington, the founder of Health2Business, he realized he'd found the solution he was looking for.

“H2B focuses on the right things. They are interested in bringing employers, providers, and members together to find a sustainable solution for all. I've worked side by side with them for years and know how they operate.”

Trevor Baker



TREVOR BAKER

BENEFITS

Trevor Baker is a trained physical therapist who also works as a benefits consultant.

He uses his unique experience to help employers and providers leverage direct plans.

Trevor focuses on level-funded or self-funded health plans.

Most of his clients utilize direct contracts with H2B.

Key Achievements:

- Helping employers save money
- Setting up \$0 deductible plans so members can afford treatment
- Finding real, sustainable solutions that are a win for employers, members and providers

Getting Employers on Board

H2B facilitates direct plans, enabling employers to contract directly with healthcare providers. As a healthcare provider, Trevor was excited about this solution, and he wanted to get on board. The problem was getting brokers and employers on board.

Even though innovative health plan alternatives were available, brokers weren't always showing their employer clients what was possible.

Once again, Trevor encountered a barrier, and once again, he found a solution by taking matters into his own hands. He decided to open his own benefits consulting firm and offer these plans himself.

Doing What's Right

In 2020, Trevor formed his own benefits consulting firm, Baker Benefits. If employers are happy with traditional carriers, they can go to any broker and access plan options. Trevor works with the employers who aren't getting their needs met in the traditional health plan market - and that group is growing every year.

His goal is to ensure that everyone involved in the healthcare relationship benefits from it. The way he sees it, when everyone wins, everyone is happy. When only one or two parties win, no one is happy.

This includes Trevor himself. He might be able to make a faster buck selling traditional plans, but that's not why he got into benefits. "I focus on genuine need," he says. "Finding the most genuine and sustainable solution that brings strong value is the key."

Making a Difference

Since becoming a consultant, Trevor has been particularly successful with smaller, level-funded groups. These groups are often hit with price increases of 18% to 22%, but Trevor can find them options with increases of 5% to 6% max. One year, he was even able to offer one of his unbundled, self-funded clients a negative renewal!

He can also offer \$0 deductibles. It's a sustainable option that's simply in another league compared to traditional, fully funded plans.

"Most brokers look for the plan that sucks the least," Trevor says. "I believe in solving things. There are levers you can pull that can make things more successful."

More often than not, the solution is a direct plan. H2B's direct health partnership model doesn't make sense for every employer, but for the right group, it can be a gamechanger. Groups that have high claims have a lot to gain since they're often hit with high costs in the traditional market.

"Having H2B is a big differentiator, especially when employers are in pain and have some trouble."

Trevor Baker

Ready to transform your healthcare program?

Call 888.422.4220 or email info@myh2b.com to start a conversation.