



Ex-hopeful for governor starts health benefits firm

By Lindy Washburn

October 18, 2008

Doug Forrester, the Republican businessman who lost the governor's race to Jon Corzine in 2005, has launched a new health benefits company for public-sector employees, unions and small businesses in New Jersey.

The health plan's goal, [Forrester] said, is not only to provide care when illness strikes, but also "to promote health for employees and their dependents so employees can be productive at work and at play."

Called Integrity Health, it is designed to fix the problems Forrester and his wife encountered when their teenage daughter suffered a traumatic brain injury and soon after was diagnosed with Hodgkin's lymphoma.

"I had to hire somebody to figure out the bills," said Forrester, who, as state director of pensions, ran the state's employee benefit program for six years until 1990. "The bills are impenetrable. A lot of the pricing is arbitrary."

So far, his plan has been sold to one major client, the state's fourth-largest school district, Tom's River.

His plan has two main differences from insurance plans typically offered in the public sector, he said: It provides claims information to the employer, in a way that doesn't violate workers' privacy, to show the health issues that are costing the company the most. It also focuses on what Forrester calls "early care," by sending individualized reminders about tests and screenings.

The health plan's goal, he said, is not only to provide care when illness strikes, but also "to promote health for employees and their dependents so employees can be productive at work and at play."

"A number of health carriers are trying to do this — focus on keeping people healthy," said Ward Sanders, president of the New Jersey Association of Health Plans. Reminders for screening tests and flu shots have become common health-plan initiatives in recent years, he said.

Forrester said, "We've got to get people thinking about health as a very serious issue before major intervention is required." He cited the 20 percent of U.S. health spending that goes toward

diabetes-related problems. By tailoring individual reminders based on previous claims filed, "We can, in a persuasive way, move people down the road of health and good care," he said.

Employees who use the plan will be able to print out computer-generated "boarding passes" prior to visits to the doctor, which will give them customized information about benefits available, tests recommended, pharmacy and lab providers in their network, and even directions to the doctor's office. The same information will be provided to the doctor, to facilitate billing.

Employees...will be able to print out computer-generated "boarding passes" prior to visit to the doctor, which will give them customized information about benefits available, test recommended, pharmacy and lab providers in their network, and even directions to the doctor's office.

The goal is "transparency" in billing and claims payment, Forrester said.

Prior to the gubernatorial race, Forrester had founded Benecard Services, Inc., a pharmaceutical benefit company, and Heartland Fidelity Insurance Co. He no longer has an ownership interest in either.

His daughter, Briana, recovered and is a student at The College of New Jersey.

To learn more, please visit www.IntegrityHealth.com

INTEGRITY HEALTH
— THE PATIENT'S ADVOCATE —