

## HealthChoice Success Stories

### Workers happy with coverage



**Desma Reid Coleman**

Throughout Wayne County you'll find employers who find they can reward employees who stay more than five months on the job and help maintain their health by enrolling their team in HealthChoice. Here are some examples:

Running four small businesses including Fashion Sense, a downtown Detroit resale clothing shop and Quality Professional Services a business consulting out of her northwest Detroit office keeps Desma Reid-Coleman hopping. Wayne County HealthChoice keeps her and her 10 employees happy.

"A phenomenal group of people coordinate the program now, they call to make sure I am on target with enrollment and providers," says Desma, who serves on the national board of the National Association of Women Business Owners and encourages other women-owned businesses to get on board with HealthChoice.

Because employees must hold a job for five months to become eligible, the health plan is an incentive for workers to stay on the job.

Other benefits abound. Her mother, Myrtle Jones, a senior who manages the downtown resale shop, uses the Wayne County Senior Prescription Plan to purchase medication to maintain her heart after a severe health episode in 2000.

Desma said employees can visit a range of doctors within a set geographic area. With low cost riders to the policy they can add dental, optical and physical therapy services. The average \$180 policy, divided in thirds by the county, Quality Professional Services and the employee makes it easier for minimum wage employees to see a physician at an early sign of illness, before a cold becomes pneumonia.

"Turnover went down once people came on board with HealthChoice," Desma said. "People want to work for employers who will work with them to ensure good health." ♥

### Serving security at Armando's



**Cecilia Benedict**

Over 150 customers a day arrive at Armando's Restaurant in southwest Detroit for its delicious botanas and fajitas. A staff of 50 employees assures the meals arrive piping hot with quality service. Good health keeps people on their feet and productive.

"Our employees are happy to know we have a benefit plan," says Cecilia Benedict, general operations manager for the 35-year-old restaurant, one of the oldest in Mexican Village. "We find a number of Spanish speaking doctors in our plan who can translate information about conditions treatment."

Fifteen of Armando's wait staff and kitchen personnel are enrolled in Wayne County's Health Choice benefit plan. They use Midwest Health as the provider. The company provides bilingual customer assistants who can direct clients to the proper clinic for their needs. Individuals are glad to have coverage for nagging problems, a bunion on the foot, a toothache, and a cold that drags on and on. Instead of a whopping \$50 or \$60 clinic charge for uninsured patients, they pay a \$10 deductible. They pay just \$17 to \$28 weekly for insurance.

"Many people find it scary these days to go without benefits. Employees have to read what is actually covered. They find it provides for basic services," Benedict said. By offering a plan that is paid one third by employees, one third by employers and one third by the county, the burden of providing health benefits is spread out, making it more affordable to enjoy coverage.

Benedict believes it is a recruitment tool for restaurants. "People feel more motivated to take a job because the cost of benefits are within reach. Otherwise they might stay on welfare just to be covered by government programs. Our employees are proud to work." ♥

### Food for thought at Kola's Food Factory & Pizza



**Johnny Kolakowski**

Johnny Kolakowski, owner of Kola's Food Factory and Catering, in Riverview, was one of the first businesses to enroll in Health Choice when it started in 1994. He remains a champion of HealthChoice and 7 of his 20 employees are members.

"We were the first company to come on board with HealthChoice, over a decade ago," says Kolakowski, owner of Kola's Food Factory and Pizza. He offers family dining in a sit down restaurant, catering, home delivery to four communities and a newly acquired pizzeria. "People work better when they aren't saddled by health issues," Kolakowski notes. "Insurance gives employees a feeling of comfort, something they couldn't afford if Wayne County didn't help out."

Employees make from \$7 to \$10 an hour, barely enough, he says to live on the earth, let alone afford the coverage from major insurance programs. One employee was treated for testicular cancer, several for lumps in the breast and numerous people for colds and flu. With a \$10 co-pay for doctor visits, employees will see a doctor, getting the kind of treatment or medication that often reduces down time from a week to just one day.

The referral system works well for Kola employees. They find it easy to navigate the system, to get treatment for covered medical expenses. His employee with testicular cancer received such good care he is now a happily married man.

"A lot of big fancy restaurants go bust because people don't invest in their employees. A restaurant has to be a family that looks out for its people and its customers to stay alive for 25 years as I've done," Kolakowski said. "Health care is the most basic investment and most necessary."

For more information about Kola's Food Factory call 1-734-281-0447. ♥

## Manufacturing options at M & W



Seventy-eight of the 200 employees at M & W Industries on Detroit's east side participate in Wayne County Health Choice. What people like best is the vision plan, because they can get discount eye exams and glasses for a better outlook on life. Other options are becoming more pleasing as well.

"The program has improved considerably over the last two years," says Karen Bettcher, human resources manager for the company that makes racks to hold manufactured automotive parts. "I'd credit Lorenzo Lopez for making that happen because his work is exceptional.

Lopez joined Wayne County Health Choice over a year ago and personally calls on all his accounts, assuring employees have access to doctors, pharmacists and other medical personnel. He encourages clients such as Bettcher to call him immediately if an employee encounters a problem receiving services.

Prior to the new administration, Bettcher said she ran into numerous stumbling blocks with getting employees enrolled and keeping them enrolled. Wayne County Health Choice administrator's efforts to oversee the operation and keep watch on its three providers have led to sweeping improvements.

"We use the health care plan as an incentive. People can't enroll until they have been with us six months. They look for that sense of security with a health plan," she said. ❤️

## Lucky Dragon



Daniel Harnphanich

Tucked away in a corner of a busy and growing commercial center on Jefferson near downtown Detroit is the Lucky Dragon restaurant. The cozy diner offers authentic Szechuan and Cantonese dishes in a Far Eastern atmosphere.

Started 10 years ago by Daniel Harnphanich, the restaurant is the culmination of a family tradition started by his Thai father, who owned a Peking Express franchise in Detroit's Renaissance Center.

Harnphanich, who has worked in the field for 26 years, says HealthChoice is a way to provide his family and his employees with the best of health care.

HealthChoice offers "unbeatable insurance rates and you are not socked with a bunch of high co-pays", he says. "It's cheaper than other health insurances outside of Wayne County."

Harnphanich, who is of Irish-American-Thai descent, says his mother, wife and children are covered by HealthChoice at the Detroit Medical Center. The out-of-pocket expenses were very low during the births of his children, ages 4 and 6 months, and for other bills, Harnphanich says.

"I once had a \$15,000 medical bill. HealthChoice covered everything. I paid \$30 in co-pays." More Wayne County firms should take advantage of HealthChoice", says Harnphanich, who has five of his eight employees on the plan.

"It's cheap, so cheap that a lot of people think it is too good to be true. You would think that more of them would sign up." ❤️

## Shopping Savvy Magazine



Will and Sherry Evans

In 1981, Will Evans was running a successful Taylor heating and cooling firm. Little did he know that, 20 years later, he wouldn't even be in the business any longer.

His life began to change as soon as Tampa, Fla.-native Sherry Dotson, a Times News Herald Newspapers sales representative and his wife-to-be, walked in to sell him an ad.

Needless to say, he bought more than an ad, and the couple--who married in 1990 and now has three children--sold the heating and cooling firm and bought the Shopping Guides. They upgraded the paper and rebranded it Shopping Savvy Magazine, which has grown into Michigan's largest twice-a-month direct-mail paper.

As the Taylor-based newspaper grew to a circulation of 170,000 in 22 cities, Sherry and Will found that they and their employees needed low-cost health insurance and, in 1999, selected HealthChoice. Sherry worried that HealthChoice's low rates meant they would have to change all of their doctors, but she was surprised.

"A lot of my regular doctors participated," Sherry says, "and the new doctors are wonderful. One of our employees raves about her doctor all the time."

Will likes the plan because it saves money.

"I was in the hospital for several days and had about \$18,000 in hospital bills. My out-of-pocket expense was \$150." ❤️

## K.E.Y.S. Kids



Maxine Willis

sponsor health fairs directed at families and send out monthly newsletters full of helpful information. "It gives me great pride to know my employees are getting the best, because my family uses HealthChoice, too," says Maxine, who is now the mother of two adult children. 💙

It has always been about the children for Maxine Willis. Even before she had any, Maxine, who grew up near Idlewild, Mich., gave children extra time and attention at her job as a preschool teacher in Detroit child care centers.

"Kids kept asking me questions I couldn't answer; such as why people get drunk," says Willis, who got a degree in early childhood education before working for the National Council on Alcoholism and co-creating one of the first drug prevention programs aimed at preschool children. In 1989, Willis decided the program was not enough. "I asked myself, what can I do to come from the classroom to the living room for families, children and the community at large?"

In 1991, with the help of former Detroit entrepreneur Brady Keys, "K.E.Y.S. (Kids Enjoy Yourselves) Kids," an early-morning television show for children and adults, was born. With the help of her husband, Detroit Emeralds band member Marvin Willis, the drug-prevention characters, music, magic and skits she used throughout the community reached a much broader audience after being produced at a studio they built on Detroit's west side.

The nonprofit organization thrived and has broadcast more than 580 shows, but was not without its challenges. She couldn't pay her staff of four much, "But at least I could offer them health insurance."

That is, until rising health care costs became prohibitive. That's when Maxine decided to switch to low-cost, high-quality HealthChoice. "It has been a wonderful experience for everyone," Maxine says. "I enjoy their personal touch. When I call with a problem, they call and do whatever they can to take care of it. They don't put it back on you to call someone to fix it." They also sponsor health fairs directed at families and send out monthly newsletters full of helpful information. "It gives me great pride to know my employees are getting the best, because my family uses HealthChoice, too," says Maxine, who is now the mother of two adult children. 💙

## Flowers by Rene



Hala Saad

"They have fantastic people who answer all your questions and make sure you understand everything," says Saad, who insures five employees with HealthChoice. "It is the best insurance on the market--the prices are low and it pays for everything. With the slowdown in the economy, it came along at just the right time. I saved a lot of money." 💙

Work is not work for Dearborn flower shop owner Hala Saad.

"I truly believe anyone will not be successful unless they are doing something they love," Saad says. "I like working with flowers. I wake up in the morning and I can't wait to open my doors."

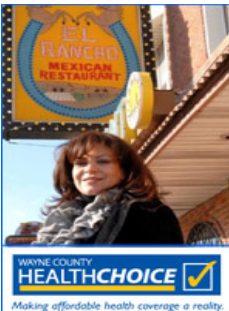
Born and raised in Kuwait, Saad learned about flowers from her father, who won many garden contests there before she came to America in 1981.

Former housewife Saad and partner Abbas Bazy bought Flowers by Rene 17 years ago, and their clients include the Ritz-Carlton, Dearborn; Hyatt Regency Dearborn; and the Fairlane Club. They were so successful that they bought an empty building in 1990 to make into a second location.

Saad, the mother of two and a grandmother, spent a year furnishing and decorating the shop, selecting an eclectic mix of elements to create an atmosphere that exists nowhere else in the world. She pays no less attention to detail in flower arranging, either. "I like creating things," Saad says proudly.

Flowers by Rene joined HealthChoice four months ago at the urging of sales representative Mouad Taleb, who could speak with Saad in English and Arabic, her native tongue.

## El Rancho Mexican Restaurant



Jeanette A. Avila

"HealthChoice helps us retain employees longer," says Avila, who has three employees who take advantage of the plan. "They are happy to be able to go to their doctors and I know if they get sick, they are going to have medicine and come back sooner. Because of HealthChoice, I know my (employee) retention is better than some of the other firms in the area."

"I've had an employee stay on for two to three years longer because we offer health insurance." 💙

For Jeanette A. Avila, the El Rancho Mexican Restaurant is a family affair. The popular eatery in Southwest Detroit was founded by her parents 25 years ago after they met in California, though they lived 25 miles from each other in Mexico.

As migrant workers they fell in love, married and traveled the United States, chasing an American dream that wouldn't be realized until they heard about an empty restaurant in Detroit's Mexicantown.

The family sunk their life savings and love into the building, and every meal is prepared with the same pride and care.

Avila began working at El Rancho as a freshman in high school before leaving for college, but she returned to manage it in 2000, after graduating from MSU and working at Ford Motor Company in marketing.

Joining HealthChoice in 2002 was a wise decision, she says. The plan's low-cost health insurance has boosted morale at her business, which helps create a family atmosphere, not only for its customers, but also for its employees.

"HealthChoice helps us retain employees longer," says Avila, who has three employees who take advantage of the plan. "They are happy to be able to go to their doctors and I know if they get sick, they are going to have medicine and come back sooner. Because of HealthChoice, I know my (employee) retention is better than some of the other firms in the area."