



Health Care



Q: How can employers help their part-time and hourly workers get access to healthcare in this struggling economy?

A: Workers in high-turnover industries such as hospitality, restaurant, and retail often do not have access to health insurance. They represent the nation's 47 million working uninsured. Limited-benefit health plans provide employees with coverage to help routine medical expenses and benefits to cover more serious illness or injury. These employee-paid plans include prescription and wellness benefits, as well as inpatient, outpatient and accident benefits. Premiums start at only two hours of an employee's weekly pay. Limited-benefit plans are not intended to replace a major medical plan, but it allows a worker access to a primary care physician and to receive treatment to prevent illnesses that results in a catastrophic medical bill. By offering a limited-benefit plan, employers improve employees' health, enjoy a healthy and productive workforce, and help reduce the number of working uninsured.

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