

Forest Hills Country Club Makes a Hole-In-One with the ECCHIC Group

“Golf is deceptively simple and endlessly complicated,” stated Arnold Palmer in 1929 about the relaxing pastime, which Forest Hills Country Club in Chesterfield, MO specializes. Palmer’s quote about golf mirrors the way many feel about health insurance. Big insurance companies try to make health insurance deceptively simple and endlessly complicated in order to take advantage of those who do not properly educate themselves on the subject.

“Part of the task of instituting a partially self-funded plan is in understanding how it works and learning the language,” explained Bobbe Wunderlich, CFO of Forest Hills Country Club. The knowledge Forest Hills Country Club received from the **ECCHIC** Group was not deceptively simple or endlessly complicated, but instead, easily understandable and incessantly valuable.

The **ECCHIC** Group has been providing solutions for *Employers Committed to Control Health Insurance Costs* since 1989. Their cost-management methods have stabilized insurance rates for dozens-and-dozens of public and private groups, ranging in size from two employees to hundreds of employees, saving them hundreds-of-thousands of dollars.

In late 2002, Bobbe Wunderlich was seeking a solution to the club’s skyrocketing health care costs. After attending one of Howard Danzig’s informational seminars, Ms. Wunderlich knew she had found the perfect solution. “I am a great supporter of the partial self-funding of health care, and no one does it better or does a better job for their clients than Howard Danzig and his team,” boasted Ms. Wunderlich. “I have come to realize that people are fearful of this program because they do not understand it. It is all about educating the customer, which I know is a tall order!”

The Board of Directors at Forest Hills Country Club has never been more pleased with their level of control over health insurance costs. “We have the ability to KNOW where our health care dollar is being spent!” exclaimed Ms. Wunderlich. “We also have control over designing the plan to accommodate our needs. We are keeping our fixed costs to an absolute minimum, which makes good fiscal sense.”

Ms. Wunderlich has tried repeatedly to encourage her colleagues in the club industry to follow her lead in switching to a self-funded health insurance plan, but even if the CFOs understand the benefits, their Boards often do not. They tend to think they are taking a larger risk than with a fully insured plan because they do not realize they cannot change the risks in their groups. What they also do not comprehend is that they will ultimately pay for the services received in higher premiums, which they cannot control. After five years of exceptional experience with the **ECCHIC** Group, Ms. Wunderlich excitedly states, “I will always be happy to be a testimonial for the program, and am willing and eager to speak on Howard’s behalf with anyone!”

Forest Hills Country Club

LOCATION: Chesterfield, MO

GROUP SIZE: 45 Employees

CLIENT SINCE: 2002

TO LEARN HOW TO GET YOUR COSTS UNDER CONTROL THROUGH PROACTIVE COST-MANAGEMENT, CALL US FOR A FREE CONSULTATION AT (314) 997-8865, TOLL FREE AT (800) 280-0010 OR VISIT US ONLINE AT WWW.ECCHIC.COM.