

Mike Barone, President, Intercare Insurance Solutions

Intercare Insurance Solutions, with president Mike Barone at the helm, is a well-known leader in the disability and wellness arena. One client, a mortgage broker experiencing an uncertain financial future, raves about Barone's formalized educational program, Intercare Wellness University.

Intercare engages outside experts several times a year to speak at seminars on topics ranging from lowering prescription costs to the legal issues associated with health and wellness programs.

"I usually leave those seminars wishing it had been twice as long. I don't feel that way about anything else I attend," said the mortgage broker's senior manager of human resources.

Skyrocketing healthcare costs could have done this client in as they had 250 of their competitors. But after Barone suggested a voluntary health assessment program, employees now think foremost of their health, focusing on unhealthy habits and the signs of hypertension or diabetes. The potential savings are clear, the client said, considering it is a self-funded company. In September 2007 when the company laid off 60 percent of its workforce, it was facing major COBRA costs. Barone was able to create a strategy for a medical plan that limited the company's COBRA exposure.

"Without that type of negotiating and finding the right product, we may not be here today," said the client. "He literally helped us stay in business."



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President

Intercare Insurance Solutions
San Diego

Human Resource
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About Benefits Power Broker

The Benefits Power Broker™ is an annual listing of the most influential insurance brokers in 5 industry practice groups. In 2008, 25 individual brokers were identified as "Benefits Power Brokers." This designation is based on nominations provided by the brokers themselves, risk managers, benefits experts and HR executives. Brokers were judged primarily on their creativity in solving benefits-related problems during 2008, their demonstrated industry knowledge and their high level of client service. The awards go to individual brokers, not brokerage firms.