



**BERNARD HEALTH**  
*Rescuing You*

## Backgrounder

### Simplifying health insurance for individuals and companies

Health insurance reform has been a big topic of discussion lately as escalating costs have become a problem that cannot be ignored. Amidst the turmoil, the past decade has brought us a multitude of new options including Health Savings Accounts, PCIP, Medicare Advantage, and Medicare Part D. With these new options, complexity has increased. The next decade promises to bring us even more options, and probably even more complexity.

With increasing complexity, a need has developed for a “*most trusted advisor*” when it comes to *planning how to pay for expected and unexpected healthcare expenses*. Bernard Health, founded in 2006 and headquartered in Nashville, Tennessee, was created to step up and fill that need.

### Helping Employers: Technology + A Personal Touch

Software as a Service has become well-known because of the success of companies such as Salesforce.com. In the BerniePortal, Bernard Health has developed a “Software as a Service” product to take away the headaches related to paper-based benefits administration.

The BerniePortal, which has been being used by Bernard’s 81% HSA and group benefits brokerage clients for years, is now available on a standalone basis. Employers can now keep their broker, and still take advantage of the benefits offered by the BerniePortal.

### Also helping individuals and families via a retail store

Based on its experience helping employers, ***Bernard concluded that many individuals and families want to receive help exploring their health insurance options from someone who they can sit down with face-to-face.*** Some individuals may feel comfortable doing all of the reading and studying of the market on their own, and selecting their health insurance strategy via a website. Similar to how many individuals, though, are glad to pay for face-to-face help with their taxes from a CPA or in a retail store environment, Bernard believed people would like to have that face-to-face option for health insurance help. Bernard has created this environment and built a team of licensed and credentialed team members to provide this help at the first healthcare retail store of its kind in the country.

### The Future

Bernard plans to eventually expand access to the BerniePortal beyond Chicago to other locations around the country. Coordinated with that effort will be the continued expansion of its group advisory business from current locations in Nashville, Tennessee, Indianapolis, Indiana, and Louisville, Kentucky. Retail stores will follow in these markets, as Bernard pursues its mission to be the world’s most trusted advisor when it comes to helping people plan how to pay for both expected and unexpected healthcare expenses.