



The Word & Brown Companies

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**John M. Word III Addresses Orange County Association of Health Underwriters
on the State of “Consumer Choice in Healthcare”**

(ORANGE, CA – February 27, 2007) — John M. Word III, co-founder of The Word & Brown Companies and a leading expert on Employee Choice health benefit programs, was a featured speaker on the topic “Consumer Choice in Healthcare and Its Dynamic Effects in the Marketplace” at the Orange County Association of Health Underwriters (OCAHU) sales symposium February 13 in Anaheim. OCAHU is the local chapter of the National Association of Health Underwriters, a nationwide trade association representing more than 20,000 health insurance agents, brokers, consultants and professionals who serve employers and individual consumers in accessing and purchasing affordable health insurance and related products.

Word’s presentation explored the significant impact of giving consumers more choices in selecting a health benefit plan that suits their lifestyle and budget, and discussed the emergence of the Employee Choice model – which Word pioneered in California more than a decade ago. Employee Choice programs are based on defined contribution and Choice, where the employer selects the amount he wants to contribute each month towards his employees’ healthcare coverage, and each individual employee selects from a variety of benefit plan designs and thousands of providers.

Word’s innovative concept was the genesis for Word & Brown’s development of California’s first Employee Choice program, named *CaliforniaChoice*®, in 1996 -- which became the fastest-growing small-group Employee Choice healthcare program in the

state. The concept has been expanded into a full selection of Employee Choice programs developed and administered by *CHOICE* Administrators®, one of The Word & Brown Companies.

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“America’s consumer-focused economy is based on offering choices for what we want to buy,” said Word, “and one of the most important choices in our lives is healthcare. The concept has become part of dental, vision and even Medicare plans, and today employees have all kinds of choices in benefits, designs and co-payments. We’re seeing even small employers offering Cafeteria plans, because having the administration handled by one source makes it easy for employers to offer flexible benefits.”

“Choice has not only had an effect on the marketplace,” concluded Word, “Choice has *become* the marketplace.”

About The Word & Brown Companies

Spanning three decades, The Word & Brown Companies are recognized leaders in developing and offering innovative health benefit plan models and the nation’s most sophisticated employee benefits services to employers of all sizes. Serving nearly 45,000 employers and more than 600,000 people throughout the nation, the companies include Word & Brown General Agency, *CHOICE* Administrators® and CONEXIS.

The **Word & Brown General Agency** provides brokers with the industry’s most advanced quoting system, which automatically calculates RAFs into any proposal; comprehensive sales tools and services; and free COBRA and Premium Only Plans.

***CHOICE* Administrators®**, the nation’s leader in developing and administering Employee Choice health benefit programs for small and mid-size employer groups, includes **CaliforniaChoice®**, **CaliforniaChoice 51+** and **Kaiser Permanente Choice Solution**, as well as **Contractor’s Choice®** for hour bank employees on public works projects.

CONEXIS, the nation's oldest and most trusted COBRA administrator, delivers a wide range of employee benefit administration solutions and is the only benefits administrator to commit to rigorous performance standards and guarantees for clients of all sizes. Specializing in the complex areas of administration and compliance, the company's expertise includes Reimbursement Account Services, including Section 125 Flexible Spending Accounts (FSA), Section 132 Transportation Plans, Section 105 Health Reimbursement Arrangements (HRA), and Health Savings Accounts (HSA); COBRA and HIPAA Administrative Services; Direct Bill Services for Retirees, Leave of Absence (LOA) and Family Medical Leave Act (FMLA).

For more information about The Word & Brown Companies, visit www.wordandbrowncompanies.com.

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