

# \$4 TRILLION Healthcare Misalignment Increases Risk for Employers

*The healthcare system is broken. And there are four trillion reasons why...*

RICHMOND, VIRGINIA, UNITED STATES, April 4, 2023 /EINPresswire.com/ -- The \$4 trillion healthcare system is plagued by misaligned interests, leading to an environment of rising costs and decreasing coverage. And it's been this way for decades. The result is that [33% of Americans](#) have delayed care in 2019.

The current healthcare system is unsustainable and needs to be addressed. Employers must take steps to ensure that their employees have access to affordable, quality healthcare. This includes providing adequate coverage and ensuring compliance with CAA 2021.

It's time for all stakeholders to fight back and take ACTION.

To make matters worse, the newly enacted Consolidated Appropriations Act of 2021 (CAA 2021) is over 2,000 pages long. Because it became law in December 2020 during COVID, many people did not learn about it sooner.

Millen talks with numerous CEO/CFOs each week and says "I'm shocked, but not surprised, that most executives I speak with are completely unfamiliar with CAA. The entire \$4T ecosystem makes more money as costs go up, including the commissions for most brokers. So it's not something most benefits advisors don't want to talk about it. I am determined to make sure they do."

One industry that has NOT been surprised -- is the legal community. A case in point is Osceola Schools in Florida. They sued Gallagher Benefit Services and won a settlement (Case Number: 6:21-cv-01979)





Despite steering employees into HSA plans over the past 20 years, costs continue to increase annually. And, deductibles are unaffordable, leaving many without adequate coverage. Enough is enough!"

*John Millen III, Managing  
Partner*

It's wise for employers of all sizes (CAA applies to any company providing group health insurance) to become more involved in the workings of their healthcare insurance program. Simply relying solely on the advice of someone else may not be prudent.

\*\* FREE CHECKLIST: Receive a FREE copy of our checklist "18 Affirmative Defense Steps Employers Should Take Now" by [submitting your info here](#).

To learn more or discuss this situation for your organization you can reach John at [john@millengroup.com](mailto:john@millengroup.com)

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