

The Maxon Company

BY LISA IANNUCCI

When you're ill, dealing with health insurance forms, claims and payments can send even the most educated person reeling. Even the healthiest of patients can find the whole healthcare system to be overwhelming and talking to the health insurance representatives don't always make things easier. This is where The Maxon Company's new website, www.askmaxon.com, and service come in.

Started just a few months ago, the company's new website answers many confusing questions that consumers have regarding their healthcare plan, insurance coverage or claim forms. The brainchild came a few months ago when a customer wanted to pick Rubin's brain. "We realized that this was a service that we needed to create," says Hana Rubin, COO of The Maxon Company.

The Maxon Company is a full-service Third Party Administrator for medical and pension plans sponsored by public, private, and Taft-Hartley organizations. The company was started by Stanley Rubenzahl, Rubin's father, and David Rubenzahl, the company president and Rubin's brother. In addition to many other services, The Maxon

Company processes insurance claims for consumers. They provide various levels of management and insurance products to plans with assets in excess of \$200 million. Maxon also provides total administrative support for insurance company health, life and disability products. Their main headquarters is in Westchester County, NY.



Call them 'healthcare coaches' if you will, but they are there to help and it couldn't come at a more perfect time. With new legislation on its way after the health care reform legislation passed a few months ago, 54 percent of Americans say they didn't understand the legislation and how it would affect their families according to a CBS News poll conducted in March.

While the legislation is being created and consumers still have time to figure it all out, Maxon's clientele - from all over the country - still aims to understand the current health care red tape and their own policies. One example of a consumer problem that The Maxon Company solved concerned one young man who had lost his job, but wasn't offered his COBRA package (The

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Consolidated Omnibus Budget Reconciliation Act allows you to extend your health insurance benefits after you leave your job). The father wanted to buy coverage for his son, but after Maxon asked several questions, they were able to look into the situation and get him his COBRA package.

"People are intimidated by forms and applications for insurance or claims forms," says Rubin. "It's more effective if they talk to someone. You can call a lawyer for legal advice or an accountant for financial advice, but who do you call for insurance questions?" If your questions aren't answered on the website, the first 15-minutes with Maxon are free. After that, pricing starts at \$24.99 for 15 minutes. There's no long-term commitment.

"A lot of small companies don't have human resource departments, so we are there to help," she says.