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Ask SCORE

OPPORTUNITIES ABOUND FOR SHARPENING YOUR SMALL BUSINESS SKILLS

Very few people begin the process of building a small business with a full knowledge of all the skills required for success. Even those who extensive experience or education in business management still need to bring themselves up to speed on the added responsibilities of entrepreneurship — tax issues, employee management, business development, accounting, etc.

Fortunately, the range of small business-oriented learning opportunities and training programs has never been broader for veteran and novice entrepreneurs alike. Seeking help is simply smart. No business owner can be adept at every aspect of operating successfully. Plus, conditions change, so keeping yourself informed is vital to long-term success.

The single most popular program in America is probably the SBA Small Business Training Network/E-Business Institute, which registers nearly a million users at its Web site each year. The Small Business Training Network is a Web-based conglomerate that can link you to online courses, workshops, publications, learning tools, information resources and access to electronic counseling and other types of technical help. For details on the Small Business Training Network, go to www.sba.gov and click "Training" under the site's Services section.

Free online courses are offered on about 75 topics in areas such as business startup, growing your business, home-based business and re-engineering your skills. Sample titles include: Growth

Strategies; Analyzing Profitability; Building Your Brand; and, Understanding Business Insurance.

The Tools section of www.sba.gov gives you access to an extensive library of articles, podcasts, and Web chats on various small business issues.

Local SBA-sponsored training events are offered nationwide. These range from breakfast talks on local economic conditions, to brown-bag networking lunches, loan seminars, startup workshops and free business assessments. Simply go the Local Resources section of www.sba.gov and click your state on the Web site map for a calendar listing dates and event details in your area. You can also sign up for free newsletters issued by your state SBA office.

In addition, dozens of top colleges and universities offer business training courses you can take online or in more traditional classroom environments. Most require a fee, and some may have educational prerequisites. Advisors at the individual schools will help you identify one or more courses that are best suited to your needs.

To learn more about training opportunities your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter or find a counselor online at www.score.org/tricounty.

The New Norm in OPEN ENROLLMENTS

There are many new issues health insurance plan participants need to have explained at open enrollment to understand the New Norm in health care. The Conestoga Group has added these topics to their open enrollment presentation for our clients. This education enhances the employee appreciation of the benefits provided. We welcome the opportunity to explain more about these issues to companies with 2 to 250 employees.



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Delayed vs Denied Claims

- Many denied claims are only temporarily denied, awaiting more information from the physician or other provider
- EOBs (Explanation of Benefits) will explain

Access to EOBs

- Seldom sent by mail anymore
- Participants must know how to find in their personal online carrier portal

Health Care Coaches

- Carriers may offer service providers to help deal with the health care provider
- Understand the recommended care or alternatives

Specialty Pharmacies

- Specific coaches to explain how to best use prescribed medications
- Present alternatives for the provider to approve

High Deductible Health Plan Utilization

- Cross check provider bills with EOB calculation of amount due
- If possible, don't pay a provider bill until EOB is processed

Wellness Programs

- Provide beginning education & training
- Explain various assessment tools such as those available in the personal carrier online portal