

Spirit of Small Business Winners

Hernandez brings benefits to employers

BY BILL LASCHER
Staff Writer

It's not just the cars speeding by that convinced Joe Hernandez to place his employee benefits business close to Highway 101 in Oxnard, it's also the proximity to his clients in the heart of his native Ventura County.

Launched in 1987, J. Hernandez and Co. has grown from a one-man show to a 21-person operation in 2006. As he launched his business, Hernandez handled the claims of just two employees. Now, his company represents somewhere between 2,000 and 3,000 customers from both small and large businesses. Despite that growth, Hernandez, who was born and raised in the city of Ventura, has not altered his company's local focus.

"We like to keep it local," he said in an interview. "Ventura County is our backyard. We really focus on Ventura County and the Tri-Counties. But we do have clients throughout the state."

And the company's clients, he said, include big local companies such as Harrison Rubbish and public entities including the cities of Oxnard and Port Hueneme and the Deputy Sheriffs' Association. But what sets the company apart in Hernandez' mind is his commitment to service.

"If an employee works with one of our clients and they have any kind of problem, they come directly to us," Hernandez said.

The company's accessibility is apparent at its headquarters on the frontage road near the boundary between Oxnard and Camarillo.

Inside, Hernandez' agents communicate with clients and benefit providers from workstations in a light, airy office. Any time a represented employee has a question about their benefits they are encouraged to drop by the office to talk with the service department.



Joe Hernandez has catered his employee benefits business to suit Ventura County workers.

"When it comes down to handling employee-related issues, I can't say it enough," he said. "We don't charge a fee for this. It's part of what we do."

Before getting into the employee benefit business, he was in the agriculture industry. He realized there was a need for a middleman between employees and their insurance companies. He struck out on his own and started his business. He hired his first employee in 1989, his second in 1990 and in 1992 he incorporated J. Hernandez and Co.

Hernandez has not forgotten his heritage. He has designed his business to cater to the large numbers of Hispanic individuals in the tri-county workforce, emphasizing the manufacturing, agricultural and service sectors. Additionally, every member of J. Hernandez and Co.'s service center is fluent in

Spanish.

But it's not just language skills that Hernandez looks for in his employees.

"The people here are really unique," he said. "The hardest part of my business now as an employer is finding the right employees. We've been so blessed. The people that work here are incredible, they're always trying to do the right things."

Going forward, Hernandez said that he sees a big need to get creative in the type of services he offers. But he does say that he has heard from brokers who want to adopt his service model as well as insurance carriers who recognize that his company provides a unique approach to handling employee benefits. In the future, he would like to expand the business into the Los Angeles area. He needs help to do so, however.

"We are looking at a Small Business Administration loan to move forward because we are going to need some help to expand that side of our business," he said.

His business is changing, though, and he has found a role for the company in guiding businesses through the changes occurring in health care.

"We see moving forward that a lot of employers are going to see something different terms of health care," he said.

Health insurance rates are rising across the board, and options employers can offer their employees are changing. One choice more and more companies are going with, Hernandez said, is to offer so-called "self-funded" insurance plans. While such plans can seem expensive, they also provide more flexible options, he said.

When it comes down to advising other small business owners on what they can do to succeed, Hernandez said that perseverance, patience and practice are key.

"Just stick to what you do and just keep doing it," he said. "I have clients who ask 'how can you afford this?' It's basically doing the right thing. That has been the success of our company."

Winner:
Minority-Owned

At a Glance:
Company: J. Hernandez & Co.
Owner: Joe Hernandez
Location: Oxnard
Employees: 21