

Acute Care vs Major Medical Need

Day to Day medical expenses

1. DPC – Direct Primary Care (subscription) *Primacaredirect.com, local independent doctor*
2. VPC – Virtual Primary Care (subscription, pay-per-use) **EverydayCARE, MPB**
3. Pay-as-you-go! in-person and virtual *use HMA Card, HSA, Cash, MSA*
4. 24/7 Teledoc (subscription, pay-per-use)
5. _____

\$ 125.00 PEPM

Pre-Existing Considerations

- ✓ 24 or 36 months look back for any treatment, diagnosis, injury, etc.
- ✓ Waiting period* is for the condition: 1st year no sharing, 2nd year \$15k sharable, 3rd year \$30k sharable, 4th year fully shared. *confirm stepped sharing in the current Guidelines.

Chronic Care Management

Your responsibility on a day-to-day basis with concierge service.

Major Medical NEED - illness, injury, accident, diagnosis

Medicine goodrx, sharx, manuf. coupons

	HEALTH INSURANCE	COST SHARING
Premium or Contribution	premium <u>PER</u> household member	EO, ES, EC, EF Aggregated
Deductible or IUA (Initial Unshared Amount)	~\$ 6,800 Annual deductible	\$ 1,000 IUA per NEED
Co-Insurance	~20% after deductible	NA
Max out of Pocket or NEEDS	~\$ 12,500 or more	3x IUA (E) or 5x IUA (ES, EC, EF)
NEED (accident, illness, diagnosis)	Deductible + co-insurance	\$ 1,000 IUA
Network or Cash Pay	Network providers only	Any licensed provider
Summary of Benefits or Guidelines	Read the Carrier Contract	Membership Guidelines

Medical Cost Sharing (MCS): Family Doctor health care, no network, freedom to choose your providers and sick care.
MCS: Sedera, Zion Health, Medi-Share, Shared Health Alliance



Health Benefits Planning

CENSUS (groups of 5 or more qualify for group pricing)

Individual Age:

Spouse Age:

Children Age(s):

Pre-existing condition/injuries/disability(s):

Medicines:

Doctor:

What are you currently spending each month?

Life Insurance