



FUNDAMENTAL CARE

**There is a need for a plan that both the employee and the employer can afford.**

**The Affordability Crisis** - Millions of employees can't afford the employee contribution on their employer sponsored medical plan and do not enroll in coverage. Millions who can afford the employee contribution realize that they could never come up with the \$2,000 to \$7,000 necessary to meet their high deductible and therefore do not enroll in coverage.

At the same time, a huge number of employers cannot afford to pay even 50% of employee only coverage. Many small employers have simply not offered health insurance while many mid-sized employers have offered only MEC coverage, which is a poor substitute.

**"Level-funded copay plan,  
not indemnity, no fixed-limit payments"**

**FACT: Of the 23.6 Million non-elderly Adult Uninsured**

- 21 Million have one or two full time employed adults in the family
- 14.5 Million earn over \$40,000 per year
- 15.8 Million are between 19 and 44 years of age

source: <https://www.kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>

**FACT: “More than a third of respondents (38 percent) said they would not consider a monthly premium of more than \$100 per month to be a fair price. Nearly three quarters (74 percent) agreed that a monthly premium over \$200 would be unfair.”**

source: Costs and Consequences in the ACA Market: A Survey of Individual and Family Health Insurance Consumers by Lisa Zamosky eHealth, Inc.

#### **FOR THE EMPLOYER - AFFORDABLE PREMIUM AND SIMPLE ADMINISTRATION**

- Level funded with no excess claim risk and has a refund potential based on utilization
- Requires only a \$50 PEPM employer contribution
- Minimum of 5 enrolled lives or 10% of eligible employees
- Meets ACA “Minimum Essential Coverage” definition

#### **FOR THE EMPLOYEE - AFFORDABLE PREMIUM AND USEABLE BENEFITS**

- 60-70% of the cost of Major Medical
- NO deductible
- Low copays
- No health questionnaires
- Telemedicine with \$0 copay
- EAP with 5 face to face counselor visits included
- Wellness Benefit Plan

#### **COVERS THE MOST DESIRED BENEFITS PLUS HOSPITALIZATION**

- Preventative Care
- Doctor visits
- ER visit
- Mental Health
- Maternity Care
- Birth Control
- Plus, Hospitalization (3 days)

