



Melissa Blatt, Founder + CEO

# Healthsharing

## Everything You Need To Know To Make The Right Decision

I was one of the 43% who was either  
going to pay 3x the rates or go  
without healthcare.



# The what ifs...

Sarah & Robert, married with two children,  
Ella and Jake.

Robert is an independent contractor,  
Sarah was laid off due to Covid19.  
They now lost healthcare.

## What if?

Ella or Jake are injured in their activities.  
Robert or Sarah have a major health issue?

Sarah was scared and frustrated about the  
healthcare quotes she received.



## Traditional Insurance Quote

\$1,500 a month with a  
\$16,000 deductible.

They have to meet the \$16,000 before  
anything is paid.

Health membership quote

\$889 a month  
\$1000 IUA/MRA

savings of over \$717 a month

# Difference

## **Deductible**

is the amount you pay for health care services before your health insurance begins to pay.

IUA, Initial Unshareable Amount  
MRA, Member Responsibility Amount

is the financial portion (\$500, \$1500, or \$5,000) of the medical bills for a single need that a member is responsible for paying prior to any additional amount becomes eligible for sharing

## Helpful Tip

**BEWARE!**  
**\$5,000**

It might keep your monthly bill lower, but if you had three major medical incidents in a year, you might have an out-of-pocket cost of \$15,000. This is something to consider when reviewing plan options.



# TRANSPARENT

You know ahead of time what your portion of  
the medical bill will be.

# NO SURPRISES





**Health insurance** offers a way to reduce costs to more reasonable amounts. Typically the consumer (you) pay an up front premium to a **health insurance** company and that payment allows you to share "risk" with lots of other people (enrollees) who are making similar payments.

Plans with lower monthly premiums have higher deductibles. Plans with higher monthly premiums usually have lower deductibles.



# Benefits of a Healthsharing Plan



Leverage telehealth  
keeping bills down to \$0



Large or open network



Lower monthly rates



Fair pricing for medical  
services

# A Sprained Ankle

## Traditional Approach:

Primary Care, Urgent Care or ER  
Copays, deductibles



## Alternative Approach:

Tele-medicine right from your couch,  
order for imaging- fair market price.  
If fractured RX for a boot \$80  
24/7 medical access



# Everyday Care

## Sore Throat, rash, pink eye

Drs. visit or urgent care  
Copay \$25-\$50

With a healthshare, it costs \$0



# Unplanned Hospital Visits

## Appendectomy



Costs about **\$10,000-\$35,000 or more** for patients not covered by health insurance

Healthshare could be \$1000-\$2500

## Helpful Tip

# Life Threatening Emergency

Get to the ER or call 911  
Once stable you or a  
family member can  
contact the healthshare.  
*The sooner they are  
looped in the better.*

# Traditional Insurance

Earnings + Age

Earnings

\$40,000



Basic use  
Good for infrequent medical needs

\$8,150	\$8,150	<del>\$481.52</del> \$248.23
<u>Out-of-pocket maximum</u>	<u>Deductible</u>	<u>Monthly premium</u>

\$50,000



Basic use  
Good for infrequent medical needs

\$8,150	\$8,150	<del>\$481.52</del> \$329.73
<u>Out-of-pocket maximum</u>	<u>Deductible</u>	<u>Monthly premium</u>

\$60,000



Basic use  
Good for infrequent medical needs

\$8,150	\$8,150	\$481.52
<u>Out-of-pocket maximum</u>	<u>Deductible</u>	<u>Monthly premium</u>

What's covered?  
Out of pocket costs?

## Doctor Visits

Pre-Deductible

Post-Deductible

### Preventive care

Some examples include your annual physical, flu shot, and vaccinations.

You pay  
**\$0**

### Primary care visits

You go to a primary care doctor (also known as family doctors, internists, or general practitioners) for your annual physical or if something's wrong with your health.

You pay  
**100%**



### Specialist visits

Doctors who have advanced training in a particular branch of medicine, like dermatology or cardiology.

You pay  
**100%**



### Mental health

Outpatient counseling and care for patients with mental health issues or substance abuse issues.

You pay  
**100%**



### Physical therapy

Therapeutic procedures performed by licensed health care professionals which attempt to restore or improve clinical function following injury or due to chronic disease.

You pay  
**100%**

The fine print



# Understand what your coverage is

Copayments: Copayments are flat fees set by the insurance company for certain covered services or products.

Coinsurance: you pay 20% of the bill, and your insurance company pays 80%.



Are your labs covered, ER visits, primary care?

Do you have to reach your deductible before your services or Rx's are covered?

# How to decide

What are your typical healthcare bills per year?

Do you see doctors regularly?

Are you primarily interested in catastrophic and hospitalization?

Weigh the options- if you are saving a significant amount of money with a monthly membership and a lower IUA this might make sense instead of a traditional premium and deductible.



## Helpful Tip

**Responsible  
for the bill?**

Explore healthshares  
where you have a set  
amount and not wait to be  
reimbursed a large sum.

# The indipop plans

- Discounted or inclusive primary care visits
- Discounted prescriptions - some prescriptions can be free based on usage and need
- Mental and behavioral health support
- Annual pediatric care and women's wellness
- Health Savings Account's
- Chiropractic care



# Average Membership

Member	\$200-379
Member + Spouse	\$395-659
Member + Child(ren)	\$395-659
Member + Family	\$475-900



# FAQs

## 1. What happens if I get a dreadful disease, is there an annual limit?

There could be, indipop plans do not have lifetime or annual limits. Read carefully the plan guidelines.

You are responsible for the set amount for a dreadful disease like cancer, an aneurism, heart attack.

## 2. Can I see any doctor?

Yes, each plan is structured differently and most use a network called PHCS. You may also nominate your provider to be part of this network. You do not need a referral to see a specialist.



# FAQs

3. What if I broke my leg how much will I owe?

Your set amount either called an IUA or MRA, this is the amount you are responsible for- typically \$1000 or \$2500

4. If I am having a heart attack when do I loop in the healthshare?

First get stable. Once you or your family member have a moment, alert the healthshare.



# FAQs

5. What about pre-existing conditions, and how far do they look back?

Most healthshares look back 12-24 months. You can still be part of a healthcare but for the condition you may have been treated for might not be shared with the community the first year.

Medically managed: high blood pressure, cholesterol, asthma type II diabetes are not considered pre -ex

# FAQs

## 6. What else may included with a healthshare?

Heathshares range from just a tele-health model to including major medical and hospitalization. What is important to you?

- Mental Health
- RX program
- HAS- Health Savings Account
- Discounts and perks

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