

Build your best benefit at Your Company



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A GREAT BENEFIT FOR THE EMPLOYER,
EMPLOYEES AND THEIR FAMILIES.

Health Access Solutions

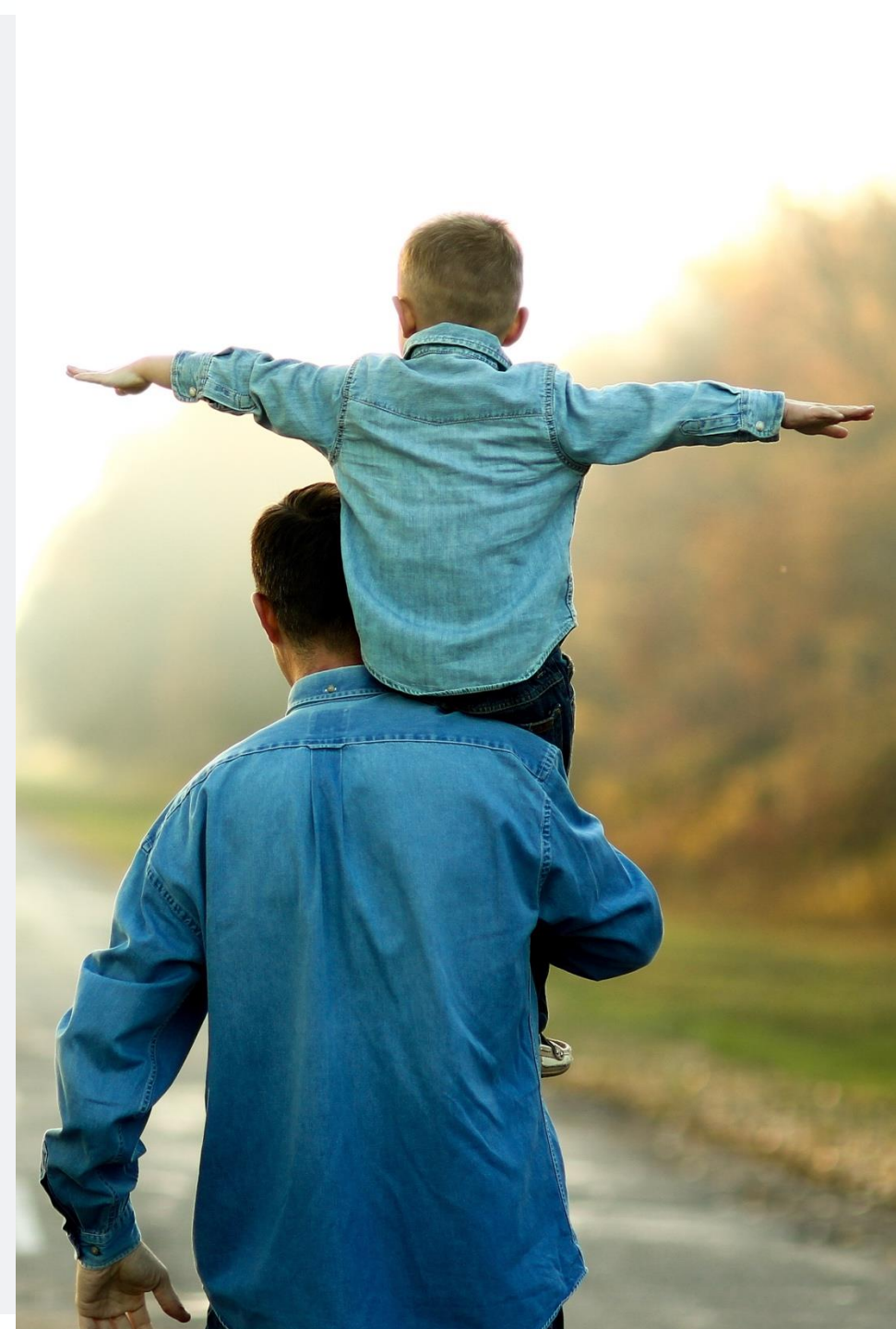


Goals

1. Protect and improve the health of every employee
2. Provide affordable options to protect you from big medical bills

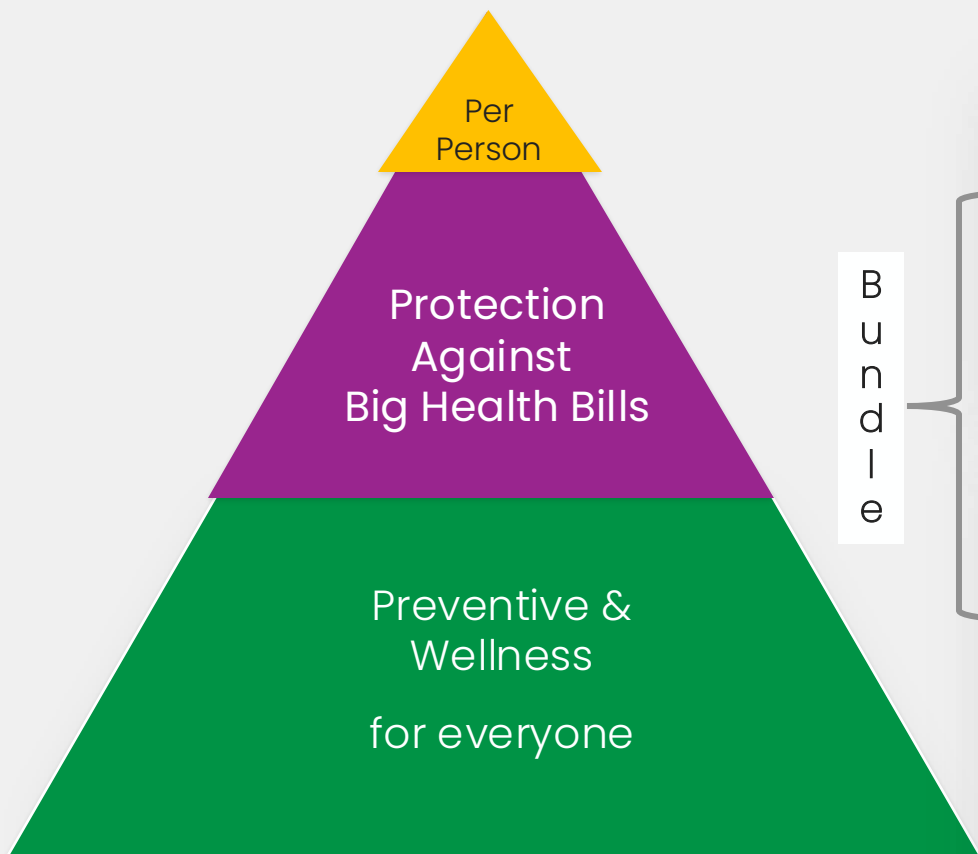
Three-Part Customizable Benefit

1. Health Access Preventive (for everyone)
2. Health Access Cooperative
3. Traditional Health Plan add-on, if needed





The Health Access Solution fundamentally better



Traditional Health Insurance – ICHRA



- Add-on for a higher need individual
- Choice of any individual health plan
- Reimburses Medicare premiums

Health Access Co-op



- Member owned
- No network, self-pay
- Per-incident deductible
- No annual or lifetime limits
- Some limitations
 - Up to age 65 only
 - Tobacco user caps at age 50+
 - Pre-ex waiting period caps

Health Access Preventive – EAP



Keep Your Doctor
- Up to 3 visits
- Subscription DPC



Low-cost drug card
Aver. saving - \$102



Vision screening -
\$250



Preventive tests -
\$4,500



Physical health
(gym) - \$250



Weight loss/nutrition -
\$500



Mental health -
\$3,000



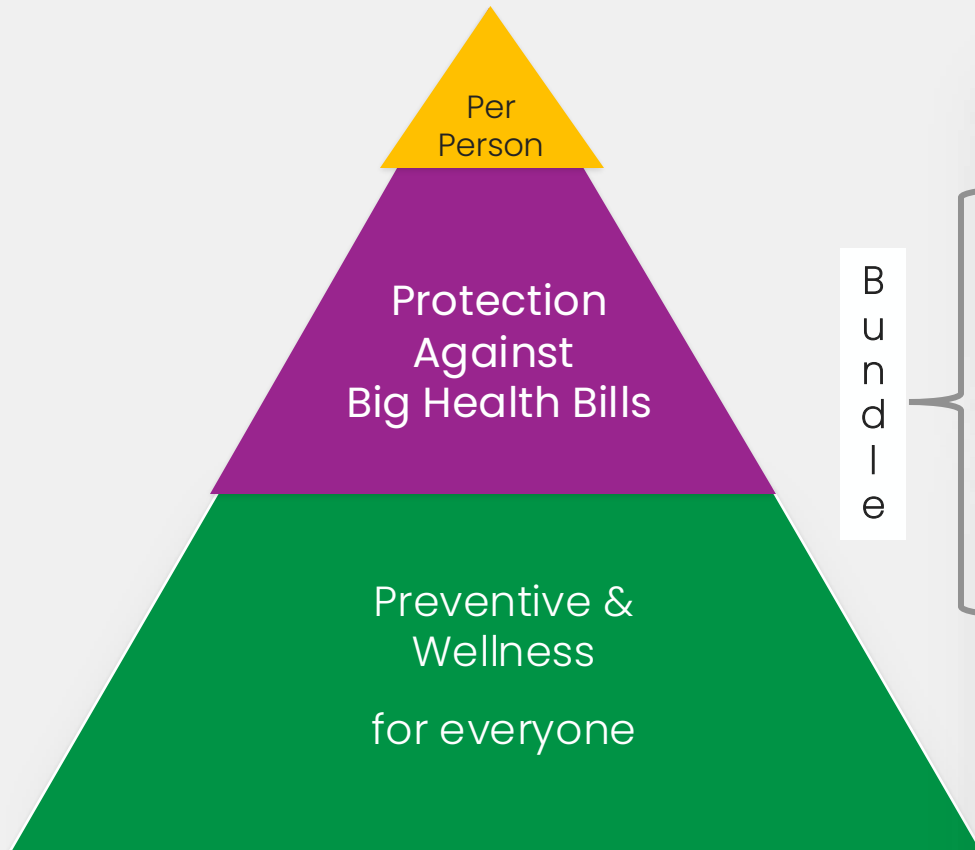
Dental cleanings -
\$250



Tobacco
cessation - \$500



Health Access Solution



Traditional Insurance



- Supports Individual needs for traditional coverage - ICHRA

HAS Cooperative



- Employees opt in
- Payroll deduction
- Freedom to choose Drs, etc
- No annual or lifetime limits

Health Access Preventive – EAP – All eligible employees



Keep Your Doctor
- Up to 3 visits
- Subscription DPC



Low-cost drug card
Aver. saving - \$102



Vision screening -
\$250



Preventive tests -
\$4,500



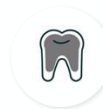
Physical health
(gym) - \$250



Weight loss/nutrition -
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Mental health -
\$3,000



Dental cleanings -
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Tobacco
cessation - \$500



Preventative in Detail: No Networks – No waiting

No waiting period or co-pay on preventative care and services

Up to 3 visits per person / per calendar year

Annual Wellness Exams

Well Child Exams

Gynecological Exam (well woman visit aged 21 and over)

Pap Smear lab charge not considered as a visit (for members of DPC)

Annual Preventive Breast Screening:

Mammogram and / or Ultra Sound, MRI , Thermography and / or Ultrasound

Age 40-80

Annual Dermatological Skin Checks after age 40





Preventative in Detail: No Networks – No waiting

No waiting period or co-pay on preventative care and services

Up to 3 visits per person / per calendar year

Colorectal Cancer Screening*

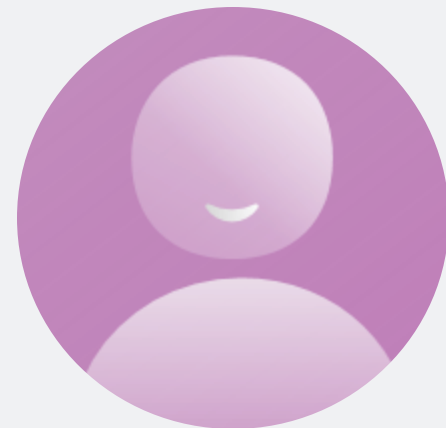
Age range: 45 - 80 (covered from age 40 if 1st degree relative has positive history of colon cancer)

Screening Type:

Colonoscopy or Procto/Sigmoidoscopy every 5 years*

Cologuard every 3 years

Subject to a 6 month waiting period





Preventative in Detail: No Networks – No waiting

No waiting period or co-pay on preventative care and services

Up to 3 visits per person / per calendar year

Blood work Screenings:

- Lipid Panel (Cholesterol and triglycerides)
- Comprehensive Metabolic Panel (CMP)
- Complete Blood Count (CBC) with differential test
- Thyroid Panel TSH (Thyroid Stimulating Hormone) with reflex to T4 if abnormal
- Routine Comprehensive Urinalysis (UA)
- Hemoglobin A1C (HgbA1C)
- Vitamin D Level

PSA for men age 50-75 (or age 40 with positive family history)

C- Reactive Protein (CRP) with positive family history

Blood work does not count as one of the 3 visits and is eligible annually per person on membership

Discounting Blood work sites: UltraLab, HealthLabs.com etc.

Bone Density Screening Post-menopausal women, every 2-3 years





Preventative in Detail: No Networks – No waiting

Dental – up to \$250 – Exam, Cleaning, X-rays, Sealants

Vision – Up to \$250 - Vision Exam

Gym Membership – Up to \$250 – Membership based physical wellness

Mental Health – Up to \$3,000 – Must be licensed therapist, SW, Psychologist, Psychiatrist

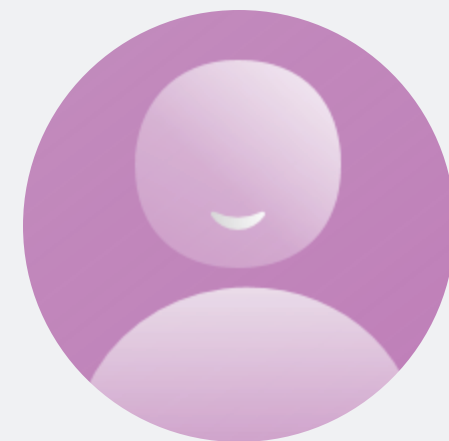
Nutritional and weight loss/weight gain counseling – Up to \$500

Smoking Cessation programs – Up to \$500

Drexel Pharmacy Discount – at pharmacy or mail order – Deep savings

Drexel is a pharmacy benefit manager (aka PBM) that gives pass-thru pricing on prescriptions through a premier nationwide network of 65,000+ pharmacies. Deepest Discounts on Mail Order.

[Learn More](#)



Direct Primary Care

Subscription Based Memberships

Personalized, Typically, same day or next day visits

Most medical care needs met at this level

<https://mapper.dpcfrontier.com>

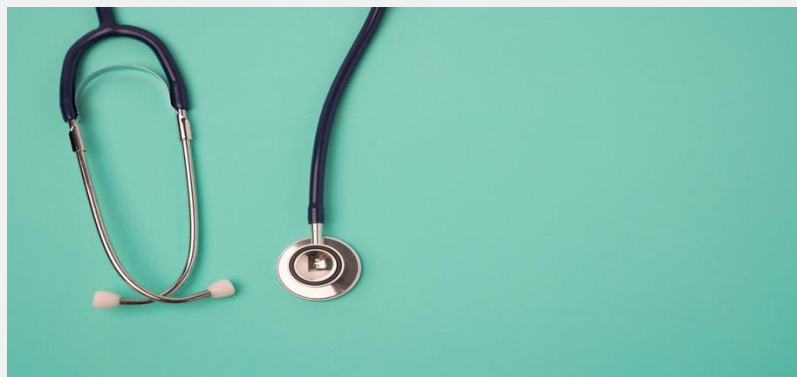
Monthly Benefit

\$70 Employee only

\$120 Employee / Spouse

\$140 Employee / Children

\$160 Employee / Family



This membership is presented as default, if no DPC benefit is desired the quote will be adjusted



Health Access Cooperative: Different and Better

- Not health insurance
- Member-owned cooperative that provides affordable health care tailored to member needs
- Allows members to avoid the overhead of a traditional insurance companies, ensuring more goes directly into your care
- Prioritizes members' needs and satisfaction first
- One call, text, or email: same Health Access member care team as Preventive benefit
- Quick Reimbursement



Health Access Cooperative: Benefits

Low Member Portion: per-incident (vs. annual deductible)

- \$1,000; \$2,500; or \$4,000 per-incident deductible co-op options
- Pay only for the first two (2) incidents per family per year
- Annual out-of-pocket maximum for other eligible services – 4k individual, 8k family, providing a second net to protect members incase of an excess of medical needs that never meet a per incident deductible



Health Access Cooperative: Benefits

Provider Choice – Freedom to choose any provider with no networks

Lower Cost Care – Members are self-pay which most often means lowest cost care and a lot less than an insurer's "negotiated rate"

Pay Providers Directly or Reimburse You Fast – Pay providers in advance whenever possible, for the best care hassle-free at the lowest cost



Health Access Cooperative:

Current Condition Waiting Period

Incidents from current conditions active before membership have a waiting period and caps for the first three years

- Year 1: Not eligible
- Year 2: \$25,000 per incident cap for active pre-membership conditions only
- Year 3: \$50,000 per incident cap for active pre-membership conditions only
- Year 4: NO cap

Definition: any illness or injury in the prior 24 months a person has been:

- examined or had a diagnostic test by a health professional
- taken medications to treat or manage
- received medical treatment to treat or manage



Health Access Cooperative:

Current Condition Waiting Period

Exceptions

- Conditions cured more than 24 months ago and that did not require treatment or medication in the preceding 24 months.
- High blood pressure, high cholesterol, and diabetes managed by diet and exercise with no hospitalization in the last 12 months.
- Cancer that has been in full remission for at least 6 years, all appropriate scans or tests performed and were negative.
- Maternity is subject to the waiting period when expected delivery is within 5 months of enrolling.



Health Access Cooperative: Tobacco Users

Adult tobacco users pay \$75 / month / family surcharge.

Definition: an individual using any tobacco product more than 10 times within the past year.

Tobacco products include: cigarettes, cigars, chewing tobacco, snuff, vape products, pipe tobacco, nicotine pouches, and other nicotine products. Smoked cannabis considered tobacco.

Tobacco users aged 50 or older will have a lifetime limit of \$50,000 for certain Medical Incidents for each of the following four disease categories. This benefit cap remains even if a tobacco user aged 50 or older quits tobacco use.

- Stroke
- Cancer
- Heart conditions
- Chronic obstructive pulmonary disease (COPD)



Monthly Costs – Any DPC

Health Access Bundle (Preventive w/ <u>Any DPC</u> + Co-op)	\$1k Ded.	\$2.5k Ded.	\$4k Ded.
	Monthly		
	18–29		
Individual	\$284	\$234	\$219
Individual+ Spouse	\$556	\$456	\$426
Individual + Child(ren)	\$556	\$456	\$426
Family	\$871	\$771	\$741
	30–39		
Individual	\$313	\$253	\$235
Individual+ Spouse	\$614	\$494	\$458
Individual + Child(ren)	\$614	\$494	\$458
Family	\$929	\$809	\$773
	40–49		
Individual	\$347	\$275	\$253
Individual+ Spouse	\$682	\$538	\$494
Individual + Child(ren)	\$682	\$538	\$494
Family	\$997	\$853	\$809

Health Access Bundle (Preventive w/ <u>Any DPC</u> + Co-op)	\$1k Ded.	\$2.5 Ded.	\$4k Ded.
	Monthly		
	50–59		
Individual	\$451	\$341	\$308
Individual+ Spouse	\$890	\$670	\$604
Individual + Child(ren)	\$890	\$670	\$604
Family	\$1,205	\$985	\$919
	60–64		
Individual	\$546	\$402	\$359
Individual+ Spouse	\$1,080	\$792	\$706
Individual + Child(ren)	\$1,080	\$792	\$706
Family	\$1,395	\$1,107	\$1,021
	Preventive Only		
Employee Only	\$124		
Employee + Adult	\$236		
Employee + Child(ren)	\$236		
Family	\$293		



Monthly Costs – No DPC

Health Access Bundle (Preventive w/Co-op)	\$1k Ded.	\$2.5k Ded.	\$4k Ded.
	Monthly		
	18-29		
Individual	\$267	\$217	\$202
Individual+ Spouse	\$520	\$420	\$390
Individual + Child(ren)	\$520	\$420	\$390
Family	\$828	\$728	\$698
	30-39		
Individual	\$296	\$236	\$218
Individual+ Spouse	\$578	\$458	\$422
Individual + Child(ren)	\$578	\$458	\$422
Family	\$886	\$766	\$730
	40-49		
Individual	\$330	\$258	\$236
Individual+ Spouse	\$646	\$502	\$458
Individual + Child(ren)	\$646	\$502	\$458
Family	\$954	\$810	\$766

Health Access Bundle (Preventive w/Co-op)	\$1k Ded.	\$2.5 Ded.	\$4k Ded.
	Monthly		
	50-59		
Individual	\$434	\$324	\$291
Individual+ Spouse	\$854	\$634	\$568
Individual + Child(ren)	\$854	\$634	\$568
Family	\$1,162	\$942	\$876
	60-64		
Individual	\$529	\$385	\$342
Individual+ Spouse	\$1,044	\$756	\$670
Individual + Child(ren)	\$1,044	\$756	\$670
Family	\$1,352	\$1,064	\$978
	Preventive Only		
Employee Only	\$107		
Employee + Adult	\$200		
Employee + Child(ren)	\$200		
Family	\$250		

Direct Primary Care

Subscription Based Memberships

Personalized, Typically, same day or next day visits

Most medical care needs met at this level

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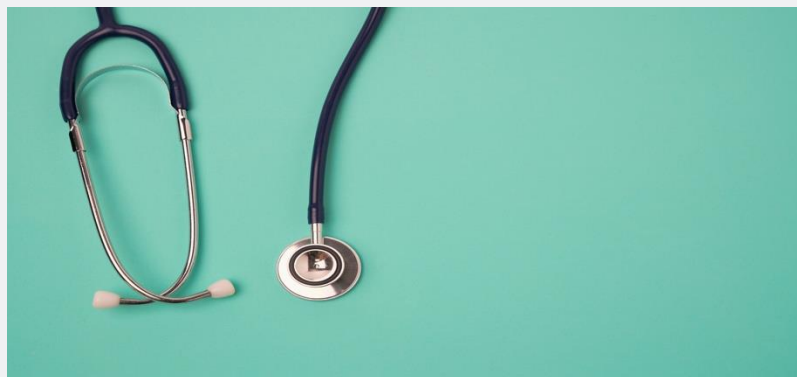
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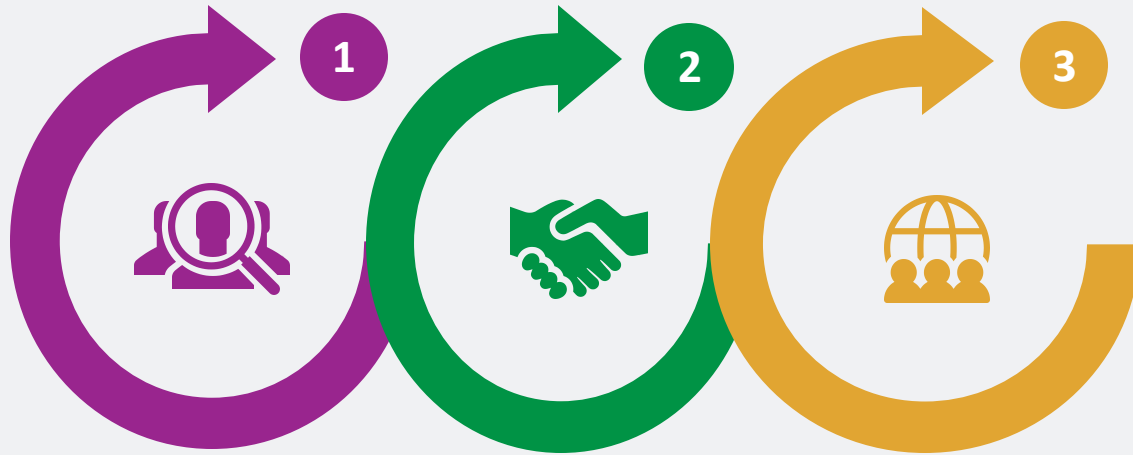
\$140 Employee / Children

\$160 Employee / Family



This membership is presented as default, if no DPC benefit is desired the quote will be adjusted

Need a Traditional Plan for Yourself or a Certain Family Member? (ICHRA)



- 1 Pick a plan for that individual**
Choose any individual plan, an enrollment specialist will help.
- 2 Enroll**
Purchase the plan you want. Be attentive to deadlines.
- 3 Ownership**
Remember, this is your individual plan. Support \$30 monthly



Key Differences

	Health Access Co-Op	ICHRA Traditional Insurance
Network	None, Open Access	Yes, mostly HMO
Upfront costs	Incident deductible – \$1k, \$2.5k, \$4k	Deductible – calendar year
Existing condition phase-in	Yes, \$0k – 1 st year, \$25k – 2 nd year, \$50k – 3 rd , then unlimited	No
Providers paid directly	Yes	Yes
Mental & behavioral health	Yes- with limits	Yes
Ongoing maintenance medication	No (HAB – discount drug card)	Yes
Tobacco users' limitations	Limits over age 50*, surcharge	None

- Medical incidents for tobacco users age 50 and above only are limited to \$50,000 for the following disease categories: cancer, heart conditions, COPD, and stroke.
 - \$75/month surcharge per adult tobacco user



Key Differences – Consolidated Bill (10–49 enrolled)

	Health Access Co-Op	ICHRA Traditional Insurance
Network	None, Open Access	Yes, mostly HMO, some PPO
Upfront costs	Incident deductible – \$1k, \$2.5k, \$4k	Deductible – calendar year
Existing condition phase-in	Yes, \$10k – 1 st year, \$25k – 2 nd year, \$50k – 3 rd , then unlimited	No
Providers paid directly	Yes	Yes
Mental & behavioral health	Yes- with limits	Yes
Ongoing maintenance medication	No (HAB – discount drug card)	Yes
Tobacco users' limitations	Limits over age 50*, surcharge	None

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Thank you

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