

## **Pros and Cons of joining MPB.Health for your Healthcare Solution!**

### **In a Nutshell:**

1. Concierge Care & Navigation - MPB.Healths Care team is an Industry leader
2. Medical Freedom - Alternative Care friendly Zion Health - Save 40-50% versus traditional insurance
3. Optional Preventative Insurance - Full ACA plan with MPB.Health SECURE No waiting and no co-pay within PHCS Multiple Network
4. MPB.Health SECURE is Health Savings Account compatible - Amazing tax and financial savings
5. MPB.Health DIRECT - Works perfect for people who just want sharing with some preventative care and bigger ticket screening costs
6. CARE PLUS - offers the most affordable membership for members who don't tend to do a lot of preventative care or financially the difference in membership cost just makes sense to just self pay for any visit
7. Unlimited Virtual Healthcare- 24/7/365
8. Mental Health - Up to 12 sessions per person/ per year
9. Extensive Member Assistance Resources: Professional, work/life balance, legal, financial and more
10. Membership in Whole Life Living (Alternative Care Discounts)
11. Concierge Pharmacy
12. Medical Records Vault
13. QR Life Code
14. End of Life and Funeral Expenses
15. Personalized Membership Cards
16. MPB.Health App & additional resources coming soon!

### **What is the Philosophical difference?**

Think about the difference between a Bank and a Credit Union.

A bank - Stock Holder and Profit focused A Credit Union - Focused on Members

This is essentially the same differentiation and a good analogy for the difference between choosing a healthcare solution involving insurance and one that is using a healthcost sharing solution.

At the end of the year if the healthcost sharing community ends up in the black then the membership costs would get adjusted. Conversely, if needs exceed the total of the membership contributions coming in, there will be an adjustment on what members monthly share costs and historically there has been one adjustment made in costs.

Another way to think of health cost sharing is that of a co-operative. It exists to help the members. The costs are shared according to the Sharing Guidelines.

(Members would know about any cost increase ahead of the change)

## **Pros for MPB.Health in Detail**

1. **Concierge Care** - What sets MPB.Health apart, besides the great vendors and resources of the memberships is the personal attention members receive.
2. **NEW to HealthShare or New to the USA?** - The Concierge team component of your MPB.Health Membership will be especially important to you!
  - **Welcome Call** - Each member is highly encouraged to schedule a personal 1:1 half hour welcome call with the MPB concierge team as early in their membership as possible at a time that is convenient to them.
  - **Engagement is essential** - The happiest members are the members that recognize and utilize the MPB.Health concierge team.
  - **Monday - Friday from 9am to 8pm EST**
  - **MPB.Health** - there for any assistance you may require with your membership
  - **If you are ever facing a surgery or planned intervention, your MPB.Health concierge team can research doctors, planning and administrative task**

## **2. Medical Freedom - Health Cost Sharing**

- **Zion Health is MPB.Health's Medical Cost sharing partner- Highly rated and alternative health/ medical freedom Friendly**
- **Medical cost sharing has a 30+ year history and is an effective alternative to health insurance.**
- **MPB.Health members may choose \$1000, \$2500 or \$5000 IUA (Initial Unshared Amount) member contributes to their own care prior to sharing.**
- **Members are "self pay patients" to the point of the Initial Unshared Amount (IUA)**
- **If a situation occurs where a member anticipates the IUA being reached, member will reach out to the MPB Concierge Team for assistance to create a "Needs Case"**

- For each medical need, the community shares in medical expenses after the Initial Unsharable Amount (IUA) is met. The Needs case remains open until the member is symptom free for 12 months
- A membership would never have more than 3 Open Needs cases. If there was a Need above 3 in any 12 month period, the Need would be shared in full after a \$500 threshold. This further protects the member.
- High Cholesterol, High blood pressure and Diabetes 1 and 2 are not considered pre-existing conditions as long as these diagnosis have been under control with medications or diet and there have been no related hospitalizations within the last 2 years for these conditions.
- Gradual Sharing on Pre-existing Conditions:
  - Months 0-12 - No sharing on the pre-existing condition
  - Months 12-24 - Up to \$25,000 in sharing on the pre-existing condition
  - Months 24-36 -Up to \$50,000 in sharing on the pre-existing condition
  - Month 36 and beyond - Up to \$125,000 on the pre-existing condition
- No Annual, lifetime, or maximum upper sharing limit
- Zion Health is supportive of alternative health when a treatment plan is submitted & approved, naturopaths, etc. included.
- Excellent Maternity Benefits - One IUA for entire pregnancy.
- IUA may be fully or partially waived for a Home births or birthing center
- Review the [Zion Health Sharing Guidelines Here](#)

### **3. MPB.Health SECURE - Full ACA Preventative Care included**

#### **Meets the required State Mandate: CA, NJ, MA, RI,VT & DC**

- Up to 64 screenings and services as dictated by [healthcare.gov/ Preventative](https://www.healthcare.gov/preventative)
- Annual Wellness, Paps, Screenings, Well baby, Birth control options, Mammograms, Colonoscopies. This is just a sampling of the items included.
- [There are 94 preventative screening and services in full](#)
- No co-payment at time of service - Zero Cost
- Remain within the [PHCS MultiPlan network](#)
- If you do not see them listed, it is still likely that they participate. Verify this by calling their office.
- You will show your card for Preventative Visits

### **4. Health Savings Account Compatibility (MPB.Health SECURE)**

- Shelter up to \$3,650 for an individual, \$7,300 for couples or family
- Additional \$1,000 if you are over 55
- Money set into a HSA is never taxed and grows tax free

- Can be used for medical expenses - pre tax or, taken as income after age 65
- A HSA account can be set up in a matter of minutes
- Resource: [Fidelity](#) or any bank that offers

## **5. MPB.Health DIRECT**

- One outside visit worth up to \$250
- If used for a well woman exam the pap is also shareable
- Screening Mammograms- Age 50+ - up to \$600 in reimbursement
- Screening Colonoscopy - Age 45 - up to \$5,000 in reimbursement
- Childhood immunizations - up to age 18 -
- Colonoscopy, mammograms and Immunizations have a 6 month waiting period
- There are NO network restrictions with DIRECT

## **All Memberships - CARE PLUS includes everything below**

### **6. Unlimited Virtual HealthCare**

- Manage ongoing or urgent care concerns without any cost or wait.
- Typical wait time to speak with a physician is less than 1 minute.
- Primary Care, Pediatric Care, Women's Healthcare and Behavioral Health Specialist Doctors
- Doctors can prescribe medications for many different health issues.
- Virtual Healthcare allows you to create an ongoing care solution. You do not need repeat your case or symptoms each time you communicate.
- HIPPA Compliant platform
- Need to see a specialist? Your MPB.Health Concierge team can assist with any research you need to do

### **7. Mental Health - 12 sessions per person/ per year**

- Mental Health Counseling: resources are there to help with all of life's everyday challenges such as stress, anxiety, family struggles
- Members have access to licensed mental health counselors 24/7/365, either virtually via phone or in-person sessions.
- Members have access to 4 sessions at no cost. Sessions are renewable with a 2 month wait in between each block of 4 visits with a max of 12 sessions, per member, per year.
- You may be able to work with your own therapist and sessions are set up within a day or two for members.
- Mental Health is an extremely valuable resource at this time.

## **8. Life Care - Extensive Member Assistance Resources**

- Financial wellness and counseling provided by experts in their field.
- Well being platform - Members may use an online health risk assessment which assesses diet, exercise, and lifestyle habits. The results give members tips, tools, guidance and education to help them become and stay healthy.
- Assessments and tools for: Health Risks, Emotional Wellbeing, videos on a wide range of topics including: balanced living, cancer, cardio health, cold and flu, dental, diabetes, eye care, fertility, pregnancy and childbirth, GI Health, aging, men's health, women's health, neurological disorders, respiratory disorders, safety, sexual health, skin health, smoking, stress, urologic health, and many more
- Access to COMPASS: Advanced HR Support & assistance in professional development
- Online training library with thousands of virtual work/life trainings and ability to track progress
- HR Support and assistance in professional development.

## **9. Whole Life Living:**

- Nations largest Alternative Healthcare Network in the US
- Discounted Care on services including: Chiropractic, Physical and Occupational Therapy, Natural Healing, Relaxation, Massage, Accupuncture, Personal Training & Fitness, Yoga, Pilates, Tia Chi & Qi Gong, Diet and Nutrition, Weight management, Sports equipment, gifts, Aesthetics and more

## **10. Conceirge Pharmaceutical Resourcing**

- If you are on maintenance medication(s) or prescribed a new medication, the Conceirge team is at your service to resource it for you.
- MPB.Health has several resources within the US, Canada & worldwide.
- Fantastic cost reduction in pharmaceuticals

## **11. Medical Records Vault**

- Safe and effective way to share important medical records with providers

## **12. QR Life Code**

- Wallet card & key fob alerts first responders to any medical conditions or medication you may have (vs wearing a med alert). Info may save lives.

### **13. End of Life and Funeral Expenses**

- 10K for the primary member
- 10K for the spouse
- 2.5 K for any dependent children on membership

### **14. Personalized Membership Cards**

- MPB.Health Membership cards are personalized with local resources

### **15. MPB.Health App & other resources:**

- Coming soon!

### **MPB.Health ESSENTIAL MEMBERSHIP:**

- Everything listed in CarePlus Membership but no healthshare, insurance or end of life sharing

### **CONS of MPB.Health**

1. Membership is not a fit for people who are unwilling to think outside of the traditional insurance paradigm
2. Investment of time to learn the resources and best practices
  - [10 minute review of MPB.Health prior to setting up a Calendly Meeting](#)
  - [Setting up 30 min Calendly meeting to determine best membership for you](#)  
- ask any questions, etc.
  - [Setting up Calendly meeting for Enrollment](#)
3. They must be willing to primarily be self pay patients - otherwise typical insurance may be a better fit for them.
4. MPB.Health is Not for a member who is unwilling to be engaged with their own healthcare.
5. Memberships start on the first of the month
6. Enrollments must be completed before the 20th of month preceding the start date
7. One time membership fee of \$125
8. If you use a credit card there is a 3% fee - this is what it costs MPB.Health. I highly advise doing a direct withdrawal.

## **Why would an Employer want to offer MPB.Health?**

- Unbeatable Value!
- List Bill can be obtained starting at 3 memberships minimum
- Concierge Level of Member Care - Let MPB Handle all aspects of your employees health. This takes you out of the healthcare administration
- Secular Option - No religious restrictions or requirements
- No one denied - Limitations on pre existing conditions and smoking status
- MPB.Health can accommodate groups from a minimum of 3 employees but we can also work with companies larger than 50
- Healthcost sharing for needs over 1k, 2.5k or 5k
- No Network Restrictions for Medical Needs
- A full ACA Preventative Care Insurance that meets all state mandates.
- MultiPlan Network: Annual Wellness, Paps, Some birth control options, Baby wellness, Well woman exams, mammograms, colonoscopies, bone density, diabetes and cholesterol screenings, etc.
- No waiting period for Preventative Care
- MPB.Health SECURE Memberships are Health Savings Account Compatible
- Alternative Healthcare Friendly - Medical Freedom
- Access to Unlimited Virtual care - 24/7/365
- Memberships that work in all states
- Members are protected worldwide
- Deeply Discounted Pharmacy with world wide resources - Concierge Rx
- Discounted Alternative Care for maintaining wellness: Chiropractic, Acupuncture, Massage, natural healing, physical and occupational therapy and relaxation Accessories & equipment, personal training, Pilates, Tai Chi, Qi Gong, and Yoga Diet and nutrition, food, vitamins and prescriptions, and weight management Lifestyle: gifts and special occasions, relaxation and others
- Access to an Employee/Member assistance program with a vast amount of resources
- Team Building, interpersonal relationships, company culture, etc
- Mental Health sessions at no additional cost - 12 sessions per person/ per year
- Mental Health Wellness Platform
- Legal and Financial resources from experts in their fields

- Legal resources, forms, financial tools
- Wellness Platform & Health resources, Plethora of Health Videos , Resilience tools,
- Marital and family related issues, Children and adolescent issues, Anger and Stress management, Grief and Loss, Alcohol and substance abuse, domestic abuse
- Elder care concerns, community resources
- Job related Stress, Time Management Skills, Work Life Assistance, Professional Development, Employer Team building and culture
- Employer Groups can choose between program types: Care Plus, Secure & Direct
- One time set up cost to employer (\$200) No enrollment or renewal fees
- No employer contribution required (under 50 employees)