

# Agent Pre Steps - Position the Sale:

- What/Who do you currently have for Health Insurance?
- What do you like about it?
- What don't you like about it?
- What do you want/need coverage for?
- Who is currently covered?
- Which Dr's are important to you?



(FOR AGENT USE ONLY)



- A- Rated
- 10 Billion Dollar Company
- Acquired Assurant Health in 2015
- Owns and operates GMAC



**COMPASS HEALTH**  
YOUR PLAN. YOUR CHOICE.

- Founded in 2007 by former Health Insurance Carrier -Executives
- Subsidiary of Regions Health Group
- Specializes in Health and Life Insurance for Individuals and Small Business Owners
- Over 20 Retail Locations throughout Florida
- 200+ Licensed Agents



# Agent Credentials



- Non-Resident State Licenses in (States)
- (Hobbies/Interests)

# Consequences of Being Uninsured

- (Bankruptcy/Statistics)
- NO Access to the Healthcare System – Because of ACA Dr's & Hospitals are denying treatment
- Paying full retail price for services ranging from Dr's visits to Catastrophic Illnesses
- Major Illnesses without healthcare can lead to devastating effect on you, your family and your ability to earn an income



# Foundation Health Indemnity Plan

- A GREAT alternative to ACA with Nationwide access to the healthcare system
- Lower premiums than ACA major medical plans
- Don't pay for benefits you don't need or use (maternity, mental health substance abuse)
- Can bridge over to the next Open Enrollment period or provide a permanent solution



# Foundation Overview

- Benefits start right away – no waiting period
- First-dollar benefits – no deductibles or copays
- Unlike high deductible ACA plans, there is NO DEDUCTIBLE to meet before you can use benefits
- Access to the MultiPlan PPO Network of Nationwide doctors and hospitals for added savings
- Immediate benefits for office visits, hospitalizations, lab and x-rays, surgeon costs, and more
- Coverage renews every 12 months from issue date. No Enrollment Period or Government involvement
- Rarely EVER see a rate increase!!!!





## What does this plan pay for?

### National General Foundation Health offers predictable, easy-to-use benefits

This plan is different than other health insurance plans. It pays pre-set dollar amounts for specific health care services. The benefit you receive for a certain health care service is the same regardless of where you receive your care or how much your provider charges.

| Benefits   |
|--|
| <b>DOCTOR'S OFFICE VISIT</b>   |
| <b>HOSPITAL CHARGES</b>  |
| <b>CONFINEMENT</b><br><i>Required to stay at hospital for more than 24 hours</i> |
| <b>ADMISSION</b>   |
| <b>EMERGENCY ROOM VISIT</b>  |
| <b>SURGEON BENEFITS</b>  |
| <b>INPATIENT</b><br><i>Admitted for no less than 24 hours</i>                    |
| <b>OUTPATIENT</b><br><i>Admitted and released in a period less than 24 hours</i> |
| <b>MAXIMUM DAYS PER POLICY YEAR</b>  |
| <b>AMBULANCE CHARGE</b>  |
| <b>GROUND</b>  |
| <b>AIR</b>   |
| <b>DIAGNOSTIC TESTS</b>  |
| <b>X-RAY BENEFIT</b>   |
| <b>LABORATORY BENEFIT</b>  |

|  | Level 1                                    | Level 2                                    | Level 3                         |  |
|--|--|--|---------------------------------|--|
| <b>\$50/day; 2 days per year</b>       | <b>\$70/day; 2 days per year</b>           | <b>\$90/day; 2 days per year</b>           |                                 |  |
| <b>\$1,000/day; limited to 31 days</b> | <b>\$2,000/day; limited to 60 days</b>     | <b>\$3,000/day; limited to 90 days</b>     |                                 |  |
| <b>\$250; 1 admission</b>              | <b>\$500; 1 admission</b>                  | <b>\$1,000; 1 admission</b>                |                                 |  |
| <b>\$100; 1 day per year</b>           | <b>\$200/day; 2 days per year</b>          | <b>\$300/day; 2 days per year</b>          |                                 |  |
|  | <b>\$1,000 per day</b>                     | <b>\$2,000 per day</b>                     | <b>\$3,000 per day</b>          |  |
|  | <b>\$500 per day</b>                       | <b>\$1,000 per day</b>                     | <b>\$1,500 per day</b>          |  |
|  | <b>3 days total<sup>2</sup></b>            | <b>3 days total<sup>2</sup></b>            | <b>3 days total<sup>2</sup></b> |  |
| <b>\$300; 1 ride per year</b>          | <b>\$400; 1 ride per year</b>              | <b>\$500; 1 ride per year</b>              |                                 |  |
| <b>\$1,000; 1 trip per year</b>        | <b>\$2,000; 1 trip per year</b>            | <b>\$3,000; 1 trip per year</b>            |                                 |  |
| <b>\$100/test; 1 day per year</b>      | <b>\$200/test per day; 2 days per year</b> | <b>\$300/test per day; 2 days per year</b> |                                 |  |
| <b>\$100; 1 x-ray per year</b>         | <b>\$100/day; 2 x-rays per year</b>        | <b>\$100/day; 3 x-rays per year</b>        |                                 |  |
| <b>\$50; 1 lab benefit per year</b>    | <b>\$75/day; 2 lab benefits per year</b>   | <b>\$100/day; 3 lab benefits per year</b>  |                                 |  |



Visit MultiPlan  
Network  
providers to save  
on health care<sup>1</sup>

1 Network discount is an average of 20% for inpatient/outpatient care, and an average of 42% on visits to physicians and specialists

2 Total days is combined Outpatient and Inpatient benefits

Benefits and availability vary by state. Benefits are paid per covered person, per policy year.

The surgical services benefit is based on the CPT code for the procedure. You are responsible for the difference between the cost of treatment and the plan benefit payment.

# How the plan works:

National General Foundation Health - Level 2

## *Office visit for illness*

|                               |                    |
|-------------------------------|--------------------|
| Office visit                  | \$200 <sup>1</sup> |
| Chest x-ray                   | \$370 <sup>2</sup> |
| Total charges                 | <b>\$570</b>       |
| Network discount <sup>3</sup> | \$239              |
| Office visit/ X-ray benefits  | <b>\$70/\$100</b>  |
| <b>Total out-of-pocket:</b>   | <b>\$161</b>       |

That's about a 70% savings  
when you add the network  
discount and plan benefits

Not an actual case. For illustration purposes only.

<sup>1</sup><http://www.jhsph.edu/news/news-releases/2015/primary-care-visits-available-to-most-uninsured-but-at-a-high-price.html>

<sup>2</sup><http://health.costhelper.com/chest-x-rays.html>

<sup>3</sup> Multiplan discounts average 42% for physicians and specialists

In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, Lifestyle Innovations offers Members access to a variety of programs and services designed to S-T-R-E-T-C-H the value of Member's healthcare dollars.

## AS A MEMBER, YOU ARE EMPOWERED WITH CHOICES WHICH CAN POSITIVELY IMPACT YOUR DAY-TO-DAY LIFE.

- **MyTelemedicine™** - Now you and your family have access to a doctor 24/7/365
- **Hospital Negotiations** - Members facing a hospitalization and have no insurance may utilize our negotiation services, which may significantly reduce costs. All services must be pre-certified.
- **Diagnostic Facility Negotiations** - Case Managers negotiate on behalf of uninsured Members for any required diagnostic services. All services must be pre-certified.
- **Healthy LIFE™ monthly E-Healthcare Newsletter** - Delivered via email monthly, our newsletter features information on Family & Children's Health, Nutrition, Fitness and much more.
- **Senior Medical Alert** - Special savings for LIFE Members. Only \$24.95 per month for peace of mind for at-home emergencies.
- **Direct Labs** - Provides Members access to lab testing without a prescription from their doctor... Direct Labs doctors will provide a prescription. Members also receive a significant discount off the retail cost of testing.

# MY TELEMEDICINE

Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. In all of these circumstances - and many more - MyTelemedicine is a convenient and affordable solution. As a member, you now have access to a National network of U.S. Licensed Doctors who are available 24/7/365 to treat, provide advice and recommendations and even diagnose common acute illnesses, which may result in a prescription called into the pharmacy of your choice\*.

## SIMPLE AS 1, 2, 3...

1. **CONNECT** - Members call 1-866-500-7065 or link here to schedule a consultation with a physician licensed in your state.
2. **TRIAGE** - Members speak to a CARE coordinator who will triage and update your electronic health records, along with all symptoms.
3. **CONSULT** - Members consult with a physician who recommends a treatment plan, if a prescription is necessary, it's sent to the pharmacy of your choice.

## COMMON CONDITIONS

In many cases, a visit to the Doctor's office, urgent care clinic, or emergency room can be avoided, saving you time and money. Part of our effort involves the delivery of CARE for a growing list of common conditions by qualified physicians via video, phone or email.

|                 |                             |                         |
|-----------------|-----------------------------|-------------------------|
| Cold / Flu      | Bronchitis                  | Rash/Skin Infection     |
| Sinus Infection | Upper Respiratory Infection | Urinary Tract Infection |
| Allergies       | Stomach Ache / Diarrhea     | Nausea                  |
| Headache        | Pink Eye                    |                         |

## » When to use

MyTelemedicine does not replace your primary care physician. Our goal is to provide you with convenient, affordable healthcare, when you NEED it most.

- If you have a health related question and just need professional guidance
- On vacation, on a business trip, or away from home
- If it's after hours, weekends or holidays and your doctor's office is closed and you are considering seeking medical attention for a non-emergency issue

# MultiPlan Network

- “True” PPO Network unlike ACA Networks, EPO’s and HMO’s
- No long waiting periods to see a PCP or Specialists (Most are accepting new patients in this Network)
- Over 4,800 hospitals
- 100,000 ancillary facilities
- 800,000 health care professionals
- Providers are paid directly from National General!



# Health ID Card, Enrollment & Policy Information

- Hard copy ID Card(s) will arrive separately in the mail
- Instant access to E-Policy documents at [www.NGAHDocuments.com](http://www.NGAHDocuments.com)
- Manage policy information (payment types, address changes, etc)  
[www.VIPmemberbenefits.com](http://www.VIPmemberbenefits.com)
- Initial payment is drawn at time of application
- Effective dates are 1<sup>st</sup> or 15<sup>th</sup> of every month



# How to use your Foundation Health Coverage

Like other insurance plans you should:

- Use the network website to search for network providers and to maximize network discounts
- [www.multiplan.com](http://www.multiplan.com)
- Set an appointment with the provider
- Present your ID Card when at time of check in
- After you receive treatment(s); The EOB will show the network discount(s) and the benefits that are paid by your plan
- Any remaining balance is paid by you
- If you are left with no out of pocket costs you may receive a check in the mail for the surplus in benefits!
- Benefits will ALWAYS be paid to the provider even if provider is not in Network!

# Additional Supplemental Coverage to fill the “GAPS”

- Strengthen your Health Plan coverage to minimize out of pocket expenses and recover with less worries!
- Lumpsum & Fixed Benefit Accident coverage
- Lumpsum Critical Illness Coverage (cash benefits for Heart, Cancer & Stroke coverage)
- Sickness Coverage (cash benefits for common causes of hospitalizations)

# Ex 1. | Bundled with supplemental coverage

*Gallbladder removal – Male, 78717, 01/01/1972*

*NG Foundation Health – Level 2 plan and Hospital Expense Protection*

|  |                 |
|--|-----------------|
| Treatment Cost <sup>1</sup>                                | \$14,600        |
| Network discount <sup>2</sup>                              | \$2,879         |
| Client's cost after discount                               | \$11,721        |
| Benefit's Paid by:   |                 |
| NG Foundation Health – Inpatient Surgery                   | \$2,000         |
| NG Foundation Health – 1 <sup>st</sup> time admission      | \$500           |
| NG Foundation Health – Confinement 4x days                 | \$8,000         |
| Health Expense Protection – 1 <sup>st</sup> time admission | \$1,500         |
| Health Expense Protection – Confinement 4x days            | \$450           |
| <b>Total Benefits Paid</b>                                 | <b>\$12,450</b> |
| <b>Remaining out-of-pocket cost</b>                        | <b>\$0</b>      |



**Client receives check  
for \$729**

Not an actual case. For illustration purposes only. Quotes ran 4.3.17

1. [www.healthcarebluebook.com/page\\_ProcedureDetails.aspx?cftid=75&g=Cholecystectomy%20\(surgical\)&directsearch=true](http://www.healthcarebluebook.com/page_ProcedureDetails.aspx?cftid=75&g=Cholecystectomy%20(surgical)&directsearch=true)

2. Multiplan network discount for acute inpatient average 19.72%

# Ex 2. | Bundled with supplemental coverage

*Client fell while walking dog and injured shoulder resulting in surgery*

**NG Foundation Health – Level 1 plan and a \$5,000 Plan Enhancer**

|   |         |
|---|---------|
| Treatment Cost <sup>1</sup>                             | \$9,300 |
| Network discount <sup>2</sup>                           | \$1,834 |
| NG Foundation Health paid:                              |         |
| 3 hospital days   | \$3,000 |
| Admission (1 <sup>st</sup> under plan)                  | \$250   |
| Chest x-ray (1 <sup>st</sup> under plan)                | \$100   |
| Sickness Hospitalization Rider with Plan Enhancer paid: | \$5,000 |
| Remaining out-of-pocket cost                            | \$0     |

With a monthly premium of \$137.46 <sup>3</sup>



Leaves \$884 to help pay for other expenses

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1 Average cost of shoulder surgery and MRI

2 Multiplan network discount for acute inpatient average 19.72%

3 48-year-old male AZ, non-smoker

# Ex 3. | Bundled with supplemental coverage

*Client has heart attack – Male, 78717, 01/01/1972*

**NG Foundation Health – Level 2 plan and TrioMed 30k**

|   |                 |
|---|-----------------|
| Treatment Cost <sup>1</sup>                           | \$20,086        |
| Network discount <sup>2</sup>                         | \$3,961         |
| Client's cost after discount                          | \$16,125        |
| Benefit's Paid by:                                    |                 |
| NG Foundation Health – Inpatient Surgery              | \$2,000         |
| NG Foundation Health – 1 <sup>st</sup> time admission | \$500           |
| NG Foundation Health – Confinement 3x days            | \$6,000         |
| NG Foundation Health – Emergency Room                 | \$200           |
| NG Foundation Health – Ambulance (ground)             | \$400           |
| NG Foundation Health – Lab/diagnostic/X ray           | \$375           |
| TrioMed – Critical Illness Lump Sum                   | \$30,000        |
| <b>Total Benefits Paid</b>                            | <b>\$39,475</b> |
| <b>Remaining out-of-pocket cost</b>                   | <b>\$0</b>      |



**Client receives check  
for \$23,350**

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1. Average cost of an AMI. Source: Agency for Healthcare Research and Quality, Center for Delivery, Organization, and Markets, Healthcare Cost and Utilization Project, National Inpatient Sample, 2013

2. Multiplan network discount for acute inpatient average 19.72%

# Ex 4. | Bundled with supplemental coverage

Client has Colon Cancer – Male, 78717, 01/01/1972

**NG Foundation Health – Level 1 plan and Cancer & Heart/Stroke**

|   |                 |
|---|-----------------|
| Treatment Cost <sup>1</sup>                           | \$34,077        |
| Network discount <sup>2</sup>                         | \$6,815         |
| Client's cost after discount                          | \$27,286        |
| Benefit's Paid by:                                    |                 |
| NG Foundation Health – Inpatient Surgery              | \$1,000         |
| NG Foundation Health – Outpatient Surgery             | \$500           |
| NG Foundation Health – 1 <sup>st</sup> time admission | \$250           |
| NG Foundation Health – Confinement 2x days            | \$2,000         |
| NG Foundation Health – Lab/diagnostic/X ray           | \$250           |
| Cancer & Heart/Stroke                                 | \$50,000        |
| <b>Total Benefits Paid</b>                            | <b>\$54,000</b> |
| <b>Remaining out-of-pocket cost</b>                   | <b>\$0</b>      |



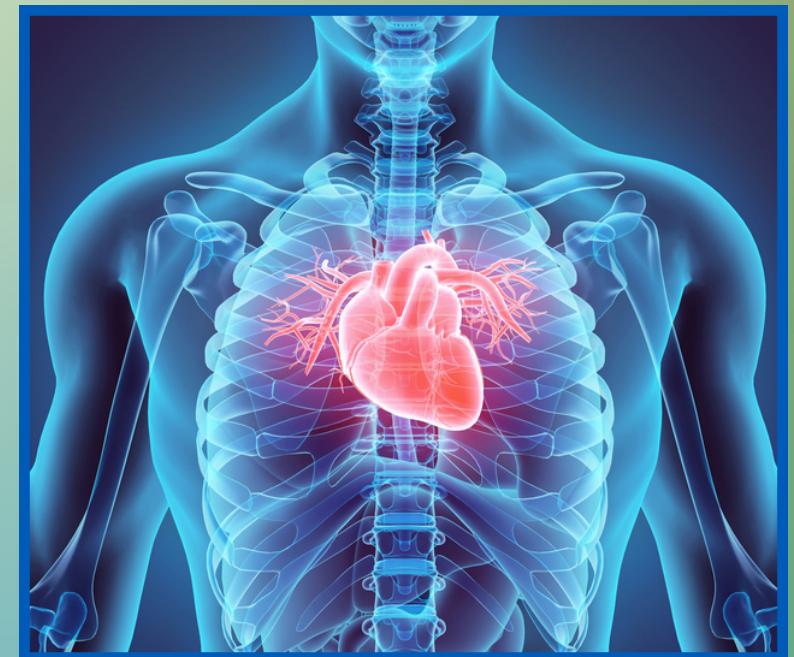
**Client receives check  
for \$26,714**

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2832226/table/t4-hcfr-31-01-035/#tfn9-hcfr-31-01-035>
2. Multiplan network discount for acute inpatient average 19.72%

# Health Insurance alone CAN'T Protect your Income

- 62% of Bankruptcies are medically related and \_\_\_\_\_% had Health Insurance!
- Ninety percent of women have one or more risk factors for developing heart disease.
- The number of people living beyond a cancer diagnosis reached nearly 14.5 million in 2014 and is expected to rise to almost 19 million by 2024.



# Protecting your income, savings and loved ones

- Living Benefits provides additional financial protection for you and your loved one's for every day expenses such as: mortgage/rent payments, travel expenses and taking off of work or keeping your business operational while you recover.
- Most individuals do not have access to disability coverage and most Self-Employed individuals do not have workman's compensation or retirement savings to help should something happen.
- Lump sum cash benefits written as 'Riders' of a Life Insurance policy are paid directly to you in the event of a Chronic, Critical or Terminal Illness.
- These benefits are important because you do not have to die to access the money.
- In the event that you do die, there is a death benefit to leave behind to take care of burial expenses, college funds and to pay off your mortgage.

# Let's run a Quote!



Click RabbittApp Logo