



# Sedera Medical Cost Sharing

*AN OVERVIEW*

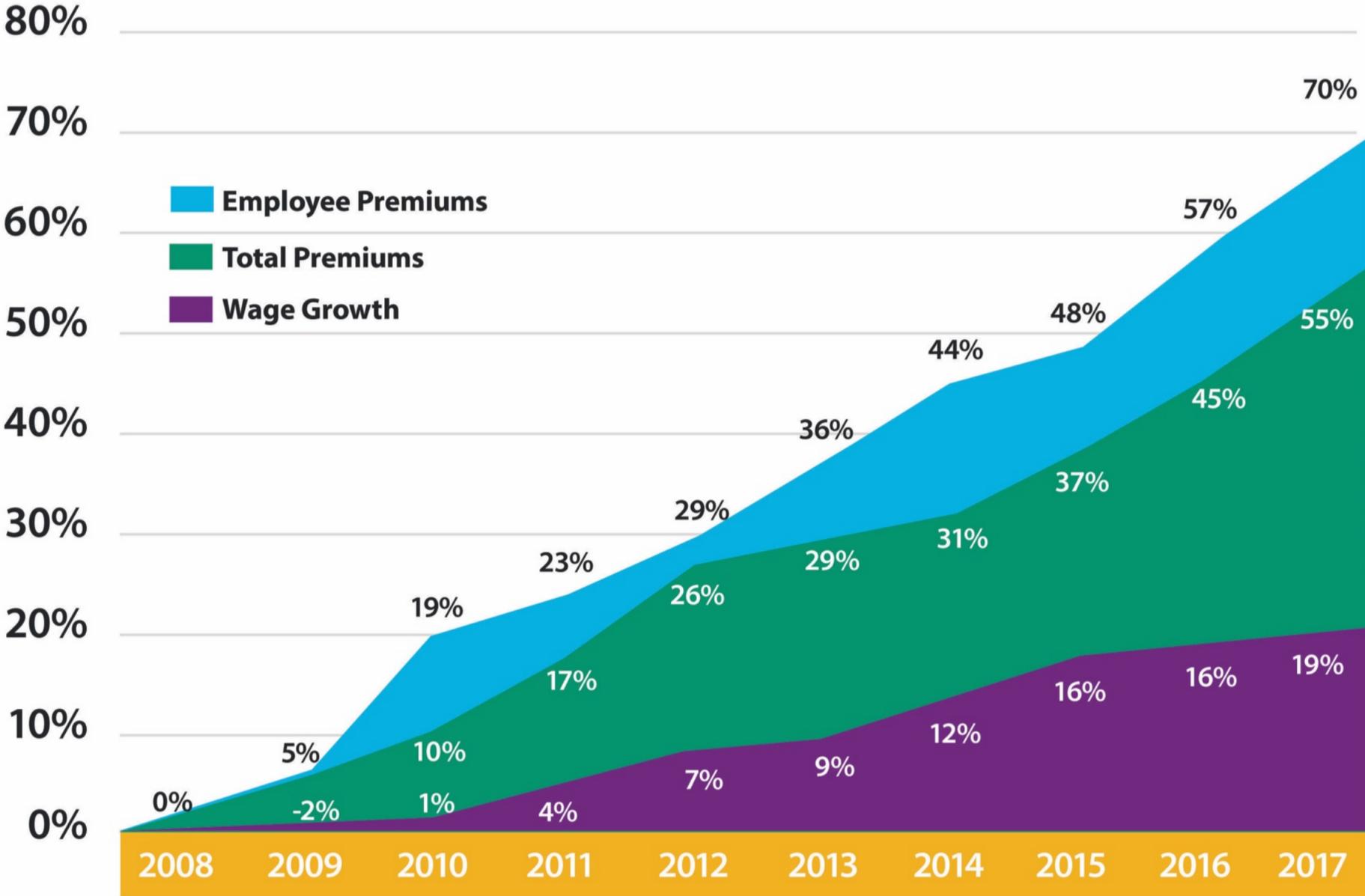


# Costs Have Skyrocketed



**The Unsustainable Squeeze**

**Family Coverage Premiums and Wage Growth since 2008 <sup>1</sup>**



- Total premiums have increased by 55%
- Employees' portions have increased 70%
- Wages have only increased by 19%

# Our Objectives = Your Objectives



**Enjoying the  
Freedom to  
Choose**



**Lowering  
Monthly  
Expenses**



**Reducing  
Large Medical  
Costs**

# Two Options to Choose From .....

1

*Medical Cost  
Sharing and  
Preventive Care*



2

*Individual or  
Group Health  
Insurance*



# What Makes Medical Cost Sharing Unique

Every Member is a Cash Pay Patient



Medical Cost Sharing by Sedera is not insurance and is specific to the Sedera Medical Cost Sharing Community. To participate, one must be a member of an authorized association/membership organization or Employer and personally agree to abide by the Sedera benevolence guidelines. Sedera is NOT a Health Care Sharing Ministry (HCSM) and its members do NOT qualify for the Individual Mandate exemption in the Affordable Care Act through the Sedera Membership. Members can meet the Minimum Essential Coverage (MEC) requirements in other ways if desired.

\*Industry-wide statistic source: [www.healthcaresharing.org](http://www.healthcaresharing.org)

# Medical Cost Sharing—Fast Growing Health Solution

Members

Dollars Shared (millions)

1 Million

\$1 Billion

900K

\$900 M

800K

\$800 M

700K

\$700 M

600K

\$600 M

500K

\$500 M

400K

\$400 M

300K

\$300 M

200K

\$200 M

100K

\$100 M

0



\*Industry-wide statistic source: [www.healthcaresharing.org](http://www.healthcaresharing.org)

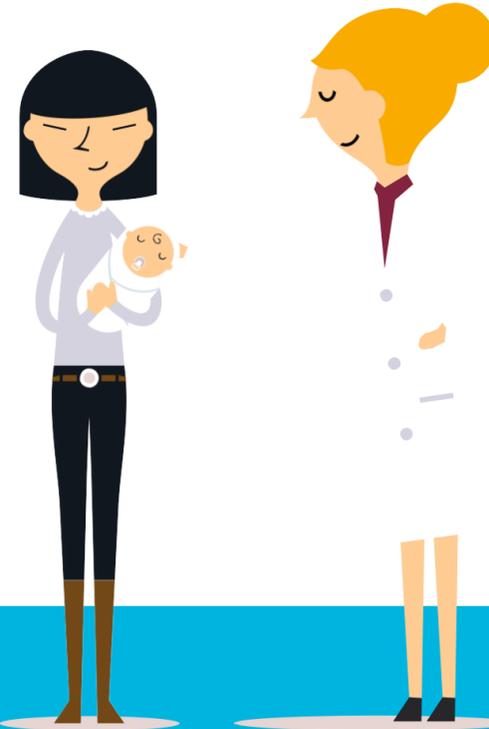


# Three Components



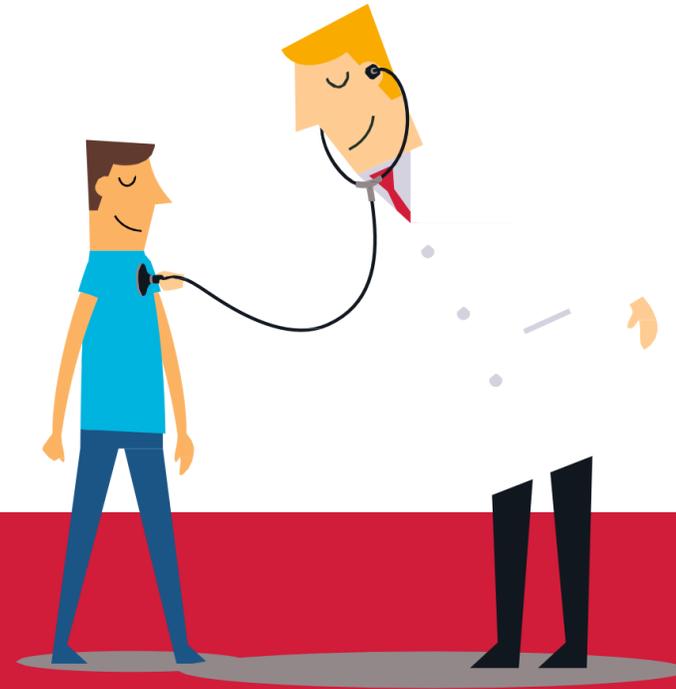
## *Large Costs (Needs)*

**Examples:** Surgery due to an accident, Hospitalization related to an illness or Diagnostic Imaging



## *Small to Medium Costs*

**Examples:** Cold, sinus infection, flu, UTI



## *Preventive Care*

**Examples:** Preventive Colonoscopy and Mammograms, Childhood Immunizations

# A "Need"



# Defining a "Need" and how it works



A "Need" is one or more medical expenses caused by a **SINGLE** accident or illness

## Initial Unshareable Amount (IUA)

What members pay before Sharing begins for the Need

## Needs that exceed your IUA (\$500, \$1,000, \$1,500, \$2,500, \$5,000)

Fully Shareable with the community

## Limiting your out-of-pocket costs

Three (3) needs per individual and five (5) per family. \$0 IUA for eligible needs after that point (as determined by the Membership Guidelines).

# Medical Cost Sharing in Real Life

For example, a family's one year old child had a persistent ear infection. Their deductible was \$5,000/per family member threshold.

## Care for the child required:

- + A series of antibiotics and booster injections
- + Visit with an ENT specialist who inserted tubes in the child's ear at a local hospital



# Medical Cost Sharing in Real Life (cont.)

Health Insurance		Medical Cost Sharing	
Dr. Visit 1: Co-Pay (\$35) + Prescription (\$25)	\$60	Dr. Visit 1: Appt. cost + Prescription	\$100
Dr. Visit 2: Co-Pay (\$35) + in-office injection (\$100)	\$135	Dr. Visit 2: Appt. cost + In-office injection	\$150
Dr. Visit 3: Co-Pay (\$35) + Prescription (\$25)	\$60	Dr. Visit 3: Appt. cost + Prescription	\$100
Dr. Visit 4: Co-Pay (\$35) + in-office injection (\$100)	\$135	Dr. Visit 4: Appt. cost + In-office injection	\$150
Specialist Visit 1: Co-Pay (\$35)	\$35	Specialist Visit 1: Appt. cost	Shared
Surgery Cost: Surgeon, Facility, & Anesthesiologist	\$2,100	Surgery Cost: Surgeon, Facility, & Anesthesiologist	Shared
<b>Total Out of Pocket Cost:</b>	<b>\$2,525</b>	<b>Total Paid By Member:</b>	<b>\$500 <sup>(*)</sup>IUA</b>

\*Members pays for visits/treatment up to their IUA. Costs fully shared thereafter.

# *Membership, Medications, Pre-Ex*



# Choosing a Healthy Lifestyle



## ***Our Members Believe***

- + Smart choices (diet, exercise, lifestyle, etc.) can greatly improve one's quality of life
- + When a community of like-minded people agree to strive for a healthy lifestyle and share one another's health care expenses, everyone wins!



## ***Our Members Commit***

- + To strive for a healthy and balanced lifestyle
- + To not use illegal narcotics
- + To not operate vehicles while intoxicated
- + Tobacco users - \$75 surcharge per month\*

\* Tobacco users age 50 and older have a \$25,000 per Need sharing limit for the top four disease states associated with tobacco usage: Heart Disease, Stroke, COPD and Cancer. See Sedera Member Guidelines for more information.

# Medications

## Curative

**Examples:** Antibiotics, pain medications related to a car accident or post pregnancy, chemotherapy drugs

+ Same sharing rules apply



## Maintenance

**Examples:** Blood pressure medications, cholesterol medications

+ Sharing eligible for first 120 days following a new diagnosis

+ After 120 days on a new diagnosis (or for an existing diagnoses): Good resources for securing discounted priced on maintenance medications (paid from pre-tax HSA)



Free discount prescription program



+ Optional discount program for maintenance medications. Additional \$27.50 per month/household

# Pre-existing Conditions



## *Pre-existing Conditions: Sharing Restrictions\**

A condition is considered pre-existing if a member had symptoms or treatment in the last 36 months at the time of joining the community.

- + **Year 1:** Not sharing for the condition
- + **Year 2:** \$15,000 sharing limit for the condition
- + **Year 3:** \$30,000 sharing limit for the condition
- + **Year 4:** Fully shareable



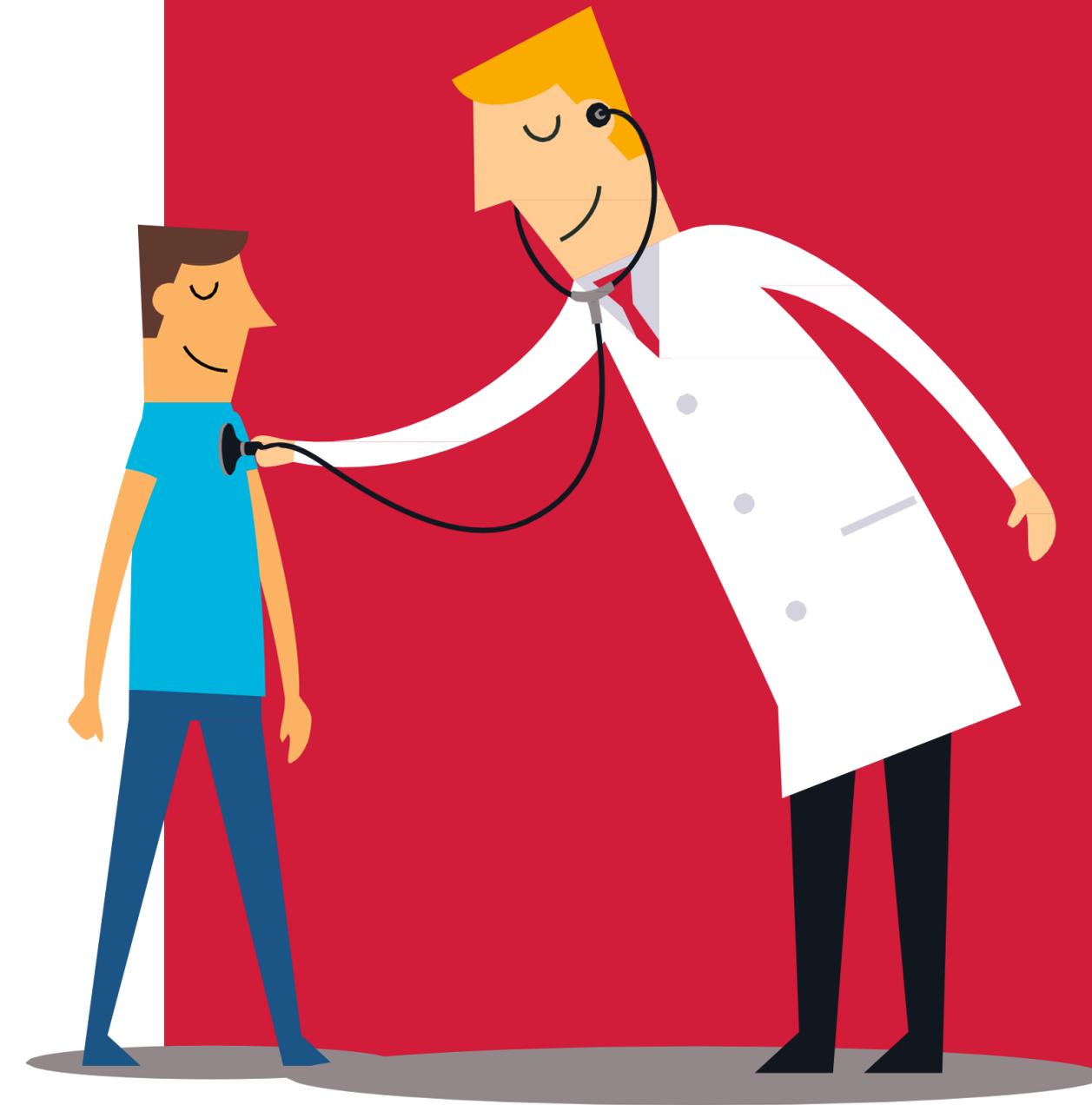
\*Please see Sedera ACCESS Medical Cost Sharing Guidelines for more details regarding what is shareable.

# Sedera Member Services

- ✓ *24/7/365 Telemedicine (Teladoc)*
- ✓ *Nation's Top Doctors (2nd.MD)*
- ✓ *A Member Advisor (Coach) who will help you...*

- + Navigate the world of Medical Cost Sharing
- + Find Medical Care and Cash Pay Friendly Providers
- + Understand the Medical Cost Sharing Guidelines
- + Get connected to Expert 2<sup>nd</sup> Opinions and Telemedicine

**You are never a number with Sedera.**



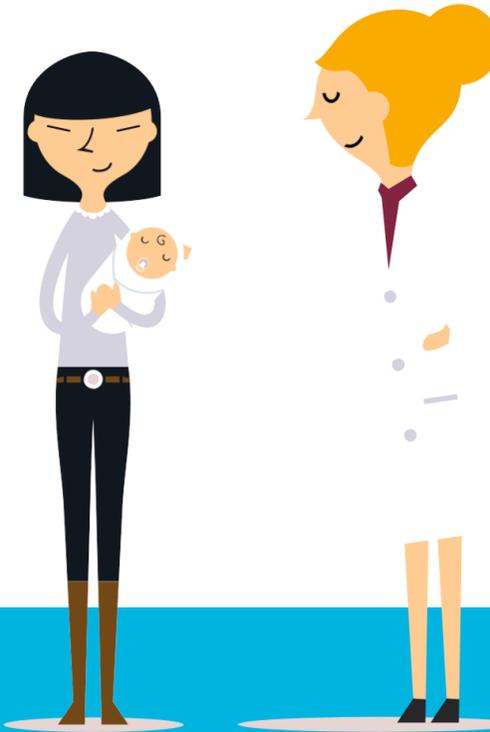
# Summary



## Large Costs (Needs)

+ **Medical Cost Sharing for incidents that exceed your IUA**

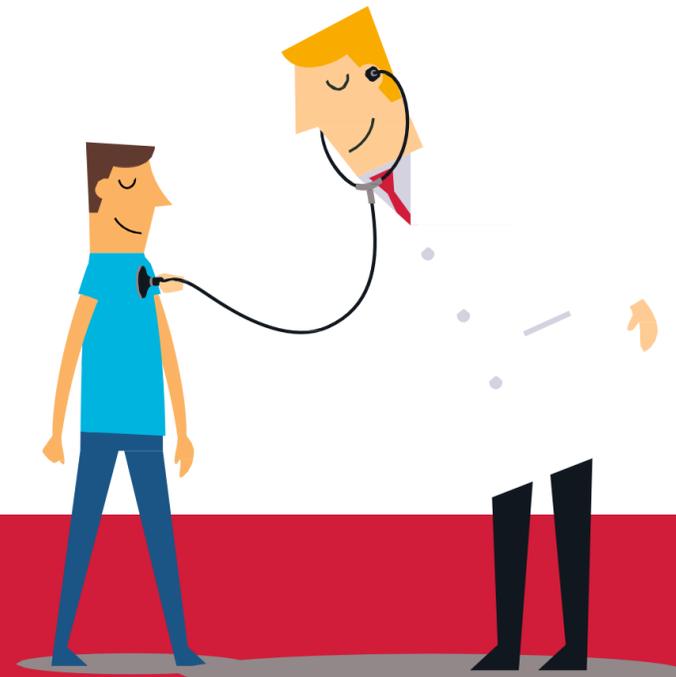
**Examples:** Surgery due to an accident, Hospitalization related to an illness or Diagnostic Imaging



## Small to Medium Costs

+ **24/7 Teladoc™ Service: No limits/co-pay/co-insurance**

**Examples:** Cold, sinus infection, flu, UTI



## Preventive Care

+ **Age Appropriate Services\* or pair a MEC plan alongside Sedera**

**Examples:** Preventive Colonoscopy age 50+, Mammogram age 40+, and Childhood Immunizations



***Thank  
You.***

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