



# American Healthcare Today!

Our world of health care is changing.

Government Programs are in total Chaos.

Insurance Premiums and Out-of-Pockets are out of control.

Is it fixable? NO One seems to know what to do!

Maybe it's time to take back CONTROL of your own Health Care Costs?



**The best way to CONTROL Your Medical COSTS is a  
Healthy Care STRATEGY, Not Health Insurance**



**The foundation of any Program designed to help  
CONTROL Medical COSTS should be to AVOID them, this  
is accomplished with a Wellness Program.**



**AVOID – with Wellness, My Academy of Health Excellence**

My Academy of Health Excellence is a state-of-the-art Wellness and Engagement Platform with the tools, guidance and accountability to help you be the BEST You, that You can be.



**Because you can't AVOID all Medical COSTS, you'll need to PREVENT those that you can with a MEC (Minimum Essential Coverage).**



**PREVENT – with Minimum Essential Coverage (MEC)<sup>2</sup>**

<sup>2</sup>A MEC is an Insurance product and the component that meets the Employer Mandate of the ACA

A MEC covers 64 preventive services such as Annual Physicals, Mammograms, Colonoscopies, etc. at no additional cost to you.



**Because you can't AVOID or PREVENT all your Medical COSTS, you'll need to MANAGE some of them with an HSA-Health Savings Account.**



**MANAGE – with Health Savings Account (HSA)**

An HSA is pre-tax money set aside to pay for medical expenses including Dental, Vision and Alternative Treatments.

For example, if your tax bracket is 25%, you will effectively save 25% on the services you receive when paying with your HSA.

***Health Excellence***



**Because you can't AVOID, PREVENT or MANAGE all your Medical COSTS, you'll need to MITIGATE some of them with Telemedicine, Advocacy and other No Cost Tools.**



**MITIGATE – with 24/7 Telemedicine, Advocacy**

Using modern technology for non-urgent medical needs, such as a rash or fever, instead of rushing to the doctors office, urgent care or the ER saves thousands.



**Because you can't AVOID, PREVENT, MANAGE or MITIGATE all your Medical COSTS, you'll need to CONTAIN the rest with Medical Cost Sharing.**



**CONTAIN – with Medical Cost Sharing<sup>1</sup>**

<sup>1</sup> Medical Cost Sharing is not health insurance.

Medical Cost Sharing is a community of like-minded, health focused members banded together to share each other's medical costs above an amount they can comfortably afford.

**We have all heard of the proverbial Amish "Barn Raising." There is no need to insure the "barn" because the community will come together for a "barn raising" if it should burn down.**



# The best way to **CONTROL** Your Health Care **COSTS** is a Healthy Care **STRATEGY**, **Not** Health Insurance



**Low Cost (\$249./mo. for an Individual), Low Exposure (\$500 or \$1000), FREEDOM from Health Insurance**

**\* Fulfills both the Employer and Individual Mandate of the ACA**





**Understanding a Need!**  
**It's NOT for Everyone!**  
**Your relationship with MPowering Benefits!**



Members are Self-Pay Patients with a backup plan. As a self-pay patient you've chosen to pay for your own health maintenance expenses.

(The Strategy handles most of these costs with the AVOID, PREVENT, MANAGE and MITIGAGE components)

**NEEDS Based Program** *(Choose \$500. or \$1000.)–*

**Should a medical event (Need) occur that causes you to spend more than you are comfortable with (\$500 or \$1000) - the medical cost sharing component takes over and pays all costs at 100% up to the total incurred – regardless of Amount or Length of time symptom's persist.**

*Similar to Automobile or Homeowners Insurance*



**Call 855-290-4447 before becoming a Member if...**

- 1. If in the last 36 months you've been diagnosed or shown symptoms of a Pre-Existing condition?**
- 2. If you take expensive maintenance medication?**
- 3. If you get a subsidy from the government to help pay your medical costs?**



**Any Questions - Call 855-290-4447**

Until the ACA tax penalty is repealed or replaced the strategy uses a group platform

Because this is a Group Platform, If you are an Individual or Family, to be eligible to enroll in **Health Excellence Plus** you agree to become an Independent Contractor of **MPowering Benefits LLC** by completing a health risk assessment (this is a private/personal "living risk assessment" because it gives you the ability to continually update the assessment and create new goals when you achieve previously-established goals) and then trying to refer at least one person per year who becomes a member and remains enrolled for a minimum of 60 days. You'll be compensated \$25 for completing the assessment and \$100 for each qualified referral. You'll receive a 1099 and, as such, are permitted to enroll in the program.



*A Healthy Care Strategy to take Control of Medical Costs*

**Offered Exclusively by**



*An MPowering Benefits Company*

**855-290-4447**