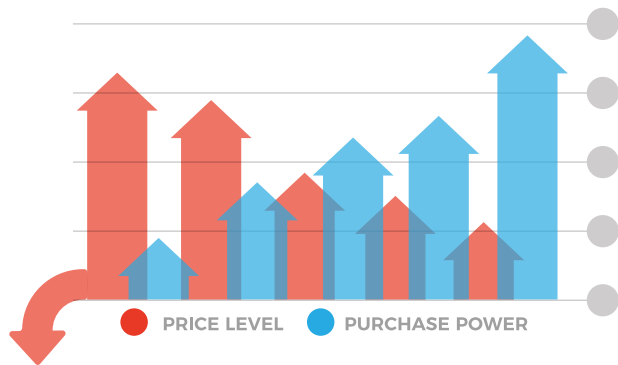
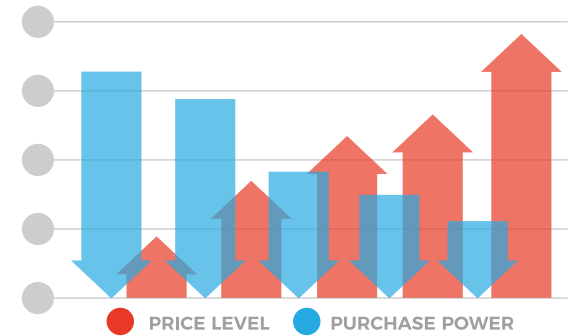


1 DEMAND FOR HEALTH CARE IS BASED ON NEED, NOT MARKET FORCES.



BASIC MARKET FORCES

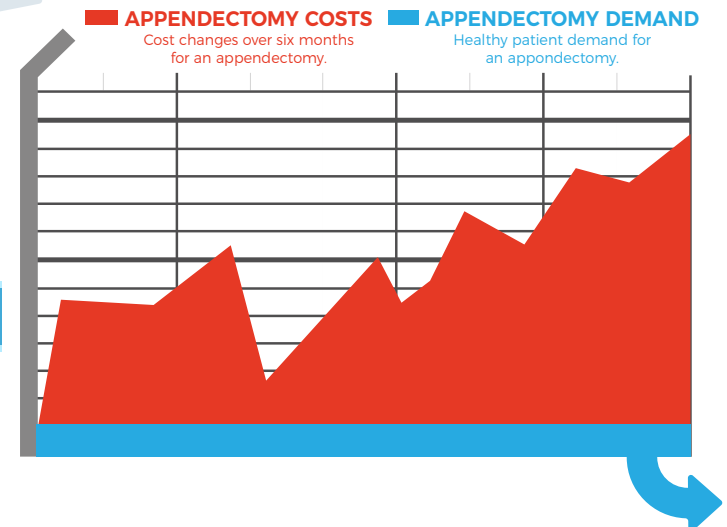
With real market commodities, your willingness to buy a product often changes based on price. When the price drops, you generally want more of it, when the price rises, your desire, or ability to purchase declines.



HEALTH CARE MARKET

Health care is different. You only demand an appendectomy when you actually need it.

UH, NO THANKS



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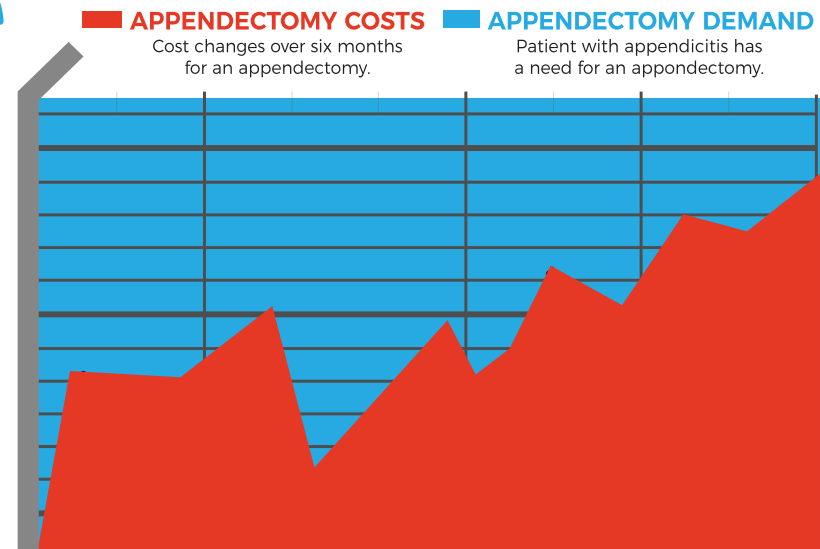
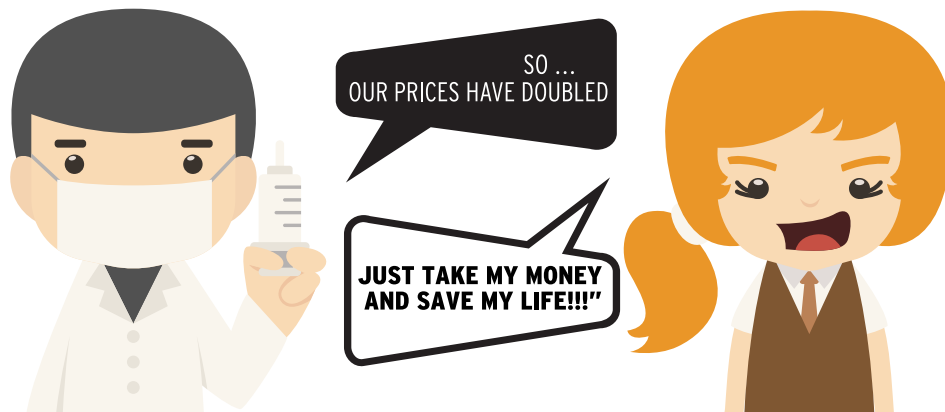
2 HEALTH CARE IS NOT A MARKET COMMODITY.

With other things you can buy, you can choose to walk away if you're not willing or able to pay the price, and nothing bad happens.



SOMETIMES, OPTIONS BECOME EMERGENCIES

But if your choice is to buy that appendectomy or die, there's no real choice – you'll buy the appendectomy no matter how much it costs! With most health care problems, if you walk away, you could be stuck with chronic pain, become disabled, or even die.



A LEADING REASON WHY THERE ARE SO MANY MEDICAL BANKRUPTCIES EACH YEAR

7 HEALTH CARE COSTS ARE OPAQUE

When you buy other professional services (like an attorney's or a car mechanic's), you can find out the likely cost in advance.



MAY I
HAVE A
QUOTE
PLEASE?

I HAVE TO TALK TO
WHAT DEPARTMENT NOW?



This is very, very hard to do in health care. Most providers do not publicly share their prices—because the price actually changes based on your insurance!

That's right: **your insurance** determines how much care costs, not your doctor.



3

HEALTH CARE COSTS ARE UNEXPECTED.

BUDGET PLANNING

If you want to pay for a big vacation, you can plan in advance and budget money for it each month.

\$30,000

CHEMOTHERAPY

Average cost per patient

\$15,000

CANCER DRUGS

Average cost per patient

\$18,000

RADIOTHERAPY

Average cost per patient

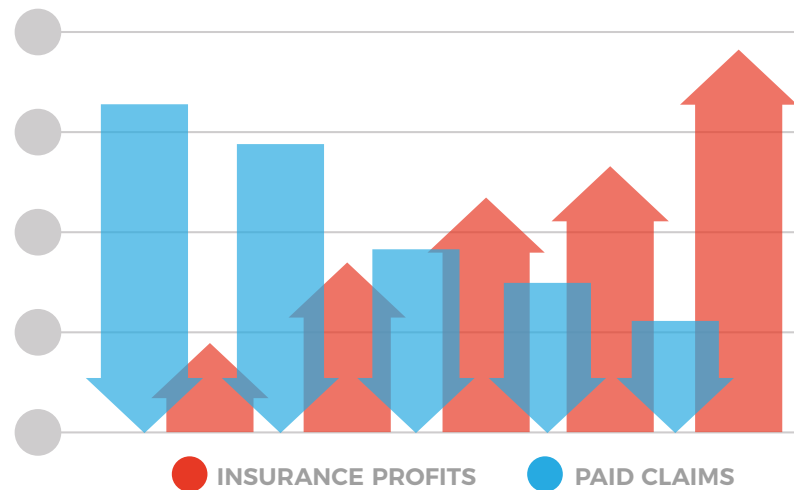
THE SKYROCKET

Ever thought about planning and budgeting a chemotherapy treatment?

INSURANCE COMPANIES EXIST TO MAKE MONEY. AND THEY MAKE THE MOST MONEY WHEN THEY COVER THE FEWEST TREATMENT CLAIMS.

4

THIS IS WHY PEOPLE
COMPLAIN ABOUT DENIED
CLAIMS SO OFTEN!

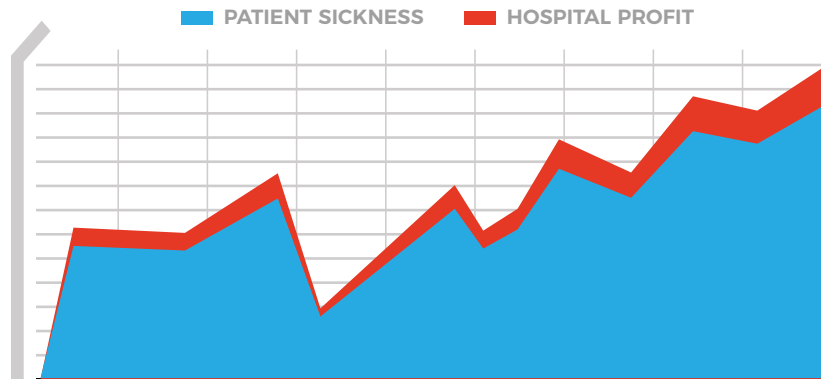


INSURANCE PROFITS

PAID CLAIMS



5 HOSPITALS MAKE MORE MONEY THE SICKER YOU ARE.
THE LONGER YOU'RE SICK OR RECOVERING, THE MORE MONEY THEY MAKE.

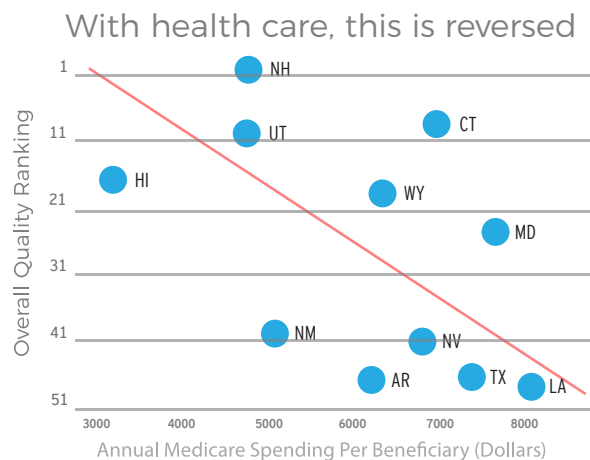


IF YOU WERE A SHADY HOSPITAL OWNER, HOW MIGHT YOU BE TEMPTED TO INCREASE PROFITS?

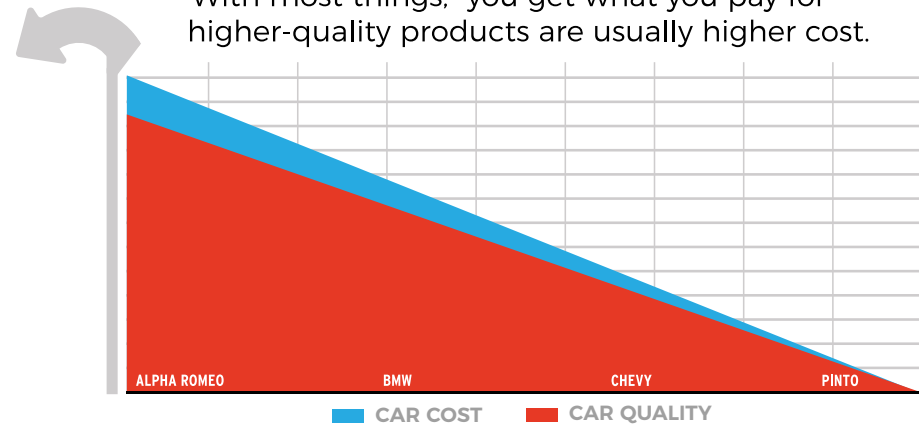


GOOD THING DR. KATHIE TAKES HER HIPPOCRATIC OATH SERIOUSLY!

QUALITY AND COST HAVE AN OPPOSITE RELATIONSHIP IN HEALTH CARE. **6**



With most things, "you get what you pay for" — higher-quality products are usually higher cost.



THE CARE THAT MAKES YOU THE HEALTHIEST ACTUALLY COSTS THE LEAST!

