



Lowering the cost of health care. Together.

**Medical Cost Sharing** 

Affordable. Accessible, Effective.

Keeping yourself and those you love healthy is everything. Unfortunately, government regulations and rising health care costs make it increasingly difficult for American families to get exceptional care, at prices they can afford.\*

Medical Cost Sharing is an affordable alternative to health insurance and provides:





**Lower Monthly Costs** 

Savings of 30-60% vs. Health Insurance



**Reduced Cost of Care** 

Overall lower annual health care outlays

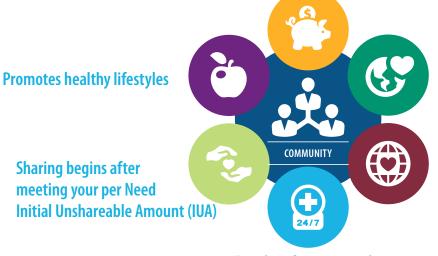


**Sharing begins after** meeting your per Need **Freedom to Choose** 

Members are not limited by networks

Medical Cost Sharing and Sedera Health

Big savings over health insurance



Needs are shared with the community

1 million members/\$1 billion in Sharing industry-wide

Freedom from networks

\*Most U.S. Citizens are required to carry Minimum Essential Coverage or be subject to a tax penalty.

## Apples to Oranges:

### Health Insurance versus Medical Cost Sharing

To see how powerful Sedera's Medical Cost Sharing benefits can be, let's take a look at the McMahon family.

**Example:** The McMahon family has a one year old child suffering from persistent ear infections. Their health plan had a deductible of \$2,500/per family member.

Care for their child required a series of antibiotics & booster injections, and a visit with an ENT specialist who inserted tubes in the child's ear at a local hospital. Here's how that need looks in their Health Insurance plan vs. Sedera's Medical Cost Sharing model:



# Health Insurance

 Dr. Visit 1: Co-Pay (\$35) + Prescription (\$25)
 \$60

 Dr. Visit 2: Co-Pay (\$35) + Prescription (\$25)
 \$60

 Dr. Visit 3: Co-Pay (\$35) + Prescription (\$25)
 \$60

 Dr. Visit 4: Co-Pay (\$35) + Prescription (\$25)
 \$60

 Specialist Visit 1: Co-Pay (\$35)
 \$35

 Surgery Cost: Surgeon, Facility, & Anesthesiologist
 \$1,800

Total Out of Pocket Cost: \$2,275

### Sedera (Medical Cost Sharing)

**Dr. Visit 1:** Appt. cost + Prescription

Dr. Visit 2: Appt. cost + Prescription

**Dr. Visit 3:** Appt. cost + In-office injection

**Dr. Visit 4:** Appt. cost + In-office injection

Specialist Visit 1: Appt. cost

Surgery Cost: Surgeon, Facility, & Anesthesiologist

**Total Out of Pocket Cost:** 

\$500

### The McMahon's experienced over \$1,700 in savings for their child's illness!



Member pays for visits/treatment from their HSA or out-of-pocket up to the IUA. Costs fully shared thereafter. Remaining discounted balance is then paid by the community through Medical Cost Sharing.



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www.Sedera.com

For more information, please contact us today at:

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