

The AffordaShare Advantage



Why Cost Sharing Works Better for Millions of Americans

America has the very best healthcare in the world. People from around the world – developed and third world countries – come here to take advantage of what we have to offer.

They also come bringing cash.

Once you understand the advantages of being a Cash Pay/Self-Pay patient in terms of your ability to take back control of your expenses, doctors and hospital choices, it helps to understand how major medical costs are handled.

By joining a cost-sharing group, you pool your money together with other individuals, families and small businesses that share in each other's medical costs. Deciding which group to join takes a little research.

AffordaShare offers more benefits than any other medical cost-sharing organization. Our chart below outlines the differences.

Benefits of AffordaShare vs Others

Benefit	AffordaShare	Other Groups
• Choose any doctor or any hospital	YES	YES/Most
• Member Service Line answered by a live person 24/7 - 365	YES	NO
• Most pre-existing conditions accepted	YES - Most	NONE
• Great for small businesses	YES	NO
• Enrollment available for everyone, regardless of religion or faith affiliation	YES	NO
• Prepay for expensive medical needs	YES	NO
• Maternity and delivery Included	YES	Extra Charge
• Members who prepay are reimbursed in 7-9 days	YES	2-4 months
• Wellness and Preventative Care paid 100% - no out-of-pocket to members	YES	NO
• One set low fee of only \$50 for all office visits – general or specialist	YES	NO
• FREE 24/7 Virtual Doctor Appointment Service	YES	NO
• FREE \$10,000 Death Benefit for all members	YES	NO
• FREE 24/7 Roadside assistance	YES	NO

The Problem is the System

The problem isn't healthcare, it's how healthcare is managed and paid for. Insurance companies and insurance billing agencies complicate the process because they are in the business of *not* paying out money. A complicated

system has developed to keep them from approving your claim. The more they pay out, the more you pay for premiums.

Medical Cost Sharing is insurance at its most basic level. Groups of people pool their money to cover each other's costs and reduce their financial risk. Doctors, hospitals and labs charge less when you pay cash. Cost-sharing works. That's why so many new companies now exist to give you a choice of who you can pool your money with.

Most of us don't need health insurance. We simply need a way to pay for medical care and treatment as we need it. As a Cash Pay/Self-Pay patient, you take back complete control over your healthcare needs while joining a group of people – just like you – committed to keeping things simple and cost effective.

The Solution is A New System

This is where companies like AffordaShare come in. We are a non-profit medical cost sharing organization that pools the money of our members in order to make healthcare affordable, reasonable and safe again. You choose your program and your deductible – and we can even help with that.

We cover:

- Pre-existing conditions
- Wellness Exams
- Prevention Exams
- Scheduled Medical Events (ie. surgeries)
- Sports Injuries
- Physical Therapy
- Chiropractic Care
- Emergency care

You Get:

- Transparency and control
- Your time and choice of doctors
- To bypass the referral process
- The lowest possible prices on services
- Knowledge of how much it's going to cost up front
- No need for referrals

Avoid more insurance nightmares and join a growing group of people just like you who are taking back control of their family's healthcare. There's no reason not to call and find out how AffordaShare can work for you.,

Please call us today to discuss how we can help you switch to a better system.

(317) 431-7541

