



# Sedera Health

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



### Freedom to Choose

Members are not limited by networks

## Medical Cost Sharing and Sedera Health

Big savings over health insurance

Promotes healthy lifestyles

Sharing begins after meeting your per Need Initial Shareable Amount (IUA)



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
<b>Total Out of Pocket Cost:</b>	<b>\$2,275</b>

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	
<b>Total Out of Pocket Cost:</b>	<b>\$500</b>

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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