

Total Access Medical & Health Insurance Solutions

Total Access Medical operates independently of all traditional health insurance plans, including Medicare. However, many patients find it beneficial to maintain their health insurance to help cover the costs of medical services outside the scope of the Total Access Medical program such as prescriptions or hospital stays.

By taking advantage of available cost savings options, the Total Access Medical program can work in conjunction with traditional health insurance plans to help patients get more health care for less money.

The rising cost of health care is exceeded perhaps only by the rising cost of health insurance. Many individuals find their annual health insurance costs increasing exponentially. Luckily, there are solutions.

High Deductible Insurance Plans

A deductible, in insurance terms, is the amount you must pay for health care before payments from the insurance company begin. In general, the higher the deductible, the lower the monthly premium. You will save a substantial amount in premiums, in exchange for paying more in out-of-pocket costs before insurance coverage begins, including expenses for routine primary and preventive care.

By pairing an individual, high deductible insurance plan with direct primary, preventive and wellness care from Total Access Medical, you get less expensive insurance coverage in the event of a major medical problem, while ensuring affordable access to primary care for your routine medical needs.

Health Savings Account

One way to ensure that you are able to meet the increased out-of-pocket expenses associated with a high deductible health insurance plan is to set money aside each month in a readily accessible tax-free savings account. Thanks to recent federal legislation, a Health Savings Account (HSA) is a new option that is growing in popularity for this purpose. Certain “qualified” high deductible insurance plans allow you to open a health savings account and make tax-exempt contributions that can be used for medical expenses not covered by your insurance.

Please Note: Total Access Medical is not an insurance broker nor does it solicit insurance business. Total Access Medical has been advised by its professional advisors that the views expressed by Total Access Medical as to the use of various tax-favored plans are essentially correct, however Total Access Medical cannot offer tax advice or suggest that you rely on the advice it has received. Your individual tax advisor or consultant should be contacted for guidance.

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Example: *rates are based on a single, healthy, 40-year old male adult and are used for demonstrative purposes only.

	Personal Choice PPO Standard		Personal Choice PPO High Deductible		TAM		TOTAL SAVINGS
Single Adult per year	<u>\$6,800.00</u>	-	<u>\$4,000.00</u>	+	<u>\$2,000.00</u>	=	<u>\$800.00</u>

Calculate Your Own Savings:

	Standard		High Deductible		TAM		TOTAL SAVINGS
	_____	-	_____	+	_____	=	_____

The combination of Total Access Medical with a high deductible, HSA insurance plan leverages the best characteristics of both types of health care coverage: the better access, exceptional service and low prices that are the hallmark of direct primary care plus the affordable coverage and tax-exempt savings provided by a high-deductible, HSA plan.