

MAKE AMERICA HEALTHY with PATENTED PROGRAM

Your health insurance costs are out of control and are the second leading cost for companies, organizations, unions, and governments. To contain costs, employers tried everything without success: less coverage, higher copays, higher deductibles, etc. America spends the most on health care, ranks last among the top 19 nations, has one of the highest infant mortality rates, obesity rates, and a lower life expectancy. About 80% of all health care dollars are spent on chronic illnesses that are self-induced. *And health care costs will soar as "excess deaths" rise* (the number of deaths from all causes above what is expected to see under 'normal' conditions).

SIMONE HEALTH ADVANTAGE is independent of any insurance plan. Employees pay a monthly amount AND can *voluntarily* participate in our program that quantifies costs for controllable risk factors. Employees can modify their risk factors or take responsibility for the increased cost attributable to them.

- 1) **GENERATES FUNDS** for **EMPLOYER AND EMPLOYEE** "directed" health savings.
- 2) **EMPLOYER** will pay less for health insurance when/if employee become healthier as per our individualized personal recommendations.

Monthly Incentive Encourages Lasting Health Because People Choose to Avert Losses. **People feel twice as bad about losing \$100 compared to feeling good about winning \$100.** Parting with your own money is painful. But it is effective.

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<https://bit.ly/2u0l4OR> <https://youtu.be/mcu6fTL5WYw>

"Nancy joins me in sending you our best wishes for the success of your vital work."

Ronald Reagan, 40th President of the United States

"If everyone follows Dr. Simone's Plan, we would put cancer doctors out of work."

Robert A Good PhD MD, Frm Dir Memorial Sloan Kettering NYC

Make America Healthy

Lawrenceville, NJ – Your health insurance costs are out of control and are the second leading cost for companies, organizations, unions, and governments. To contain costs, employers tried everything without success: less coverage, higher copays, higher deductibles, etc. America spends the most on health care, ranks last among the top 19 nations, has one of the highest infant mortality rates, obesity rates, and a lower life expectancy. About 80% of all health care dollars are spent on chronic illnesses that are self-induced. *And health care costs will soar as “excess deaths” rise* (the number of deaths from all causes above what is expected to see under ‘normal’ conditions).

Disrupt the *status quo*, Shift the Paradigm

We can help. We have a higher purpose. We act in your best interests and in the best interests of society. Charles B Simone, M.M.S., M.D., Medical and Radiation Oncologist, author of Cancer and Nutrition *et al*, disrupts the *status quo*. We solve problems with our innovations, insights, thinking anew and differently, and our revolutionary changes to shift the paradigm. We challenge you to rise above the *status quo*, to envision a different you, and to shift the paradigm of health.

SIMONE HEALTH ADVANTAGE is independent of any insurance plan. Employees, no matter what duration of employment, pay a monthly amount AND can *voluntarily* participate in our program that quantifies costs for controllable risk factors. Employees can modify their risk factors or take responsibility for the increased cost attributable to them.

1) GENERATES FUNDS for EMPLOYER AND EMPLOYEE “directed” health savings.

Example: The state of Pennsylvania has 80,000 employees, 50,000 retirees. For example, we assign \$300 per month (sliding scale) above what the employee already pays. *Controllable* risk factors (defined by National Institutes of

Health and Center for Disease Control) have an assigned value. Based on their risk factors, the person will be responsible for the full \$300 or less per month. A percentage of that goes to the employee's "directed" health savings.

$130,000 \times \$300 \text{ per month} \times 12 \text{ months}$
= **\$468,000,000 per year** Add one family member and this could double.

2) EMPLOYER will pay less for health insurance when / if employee becomes healthier as per our person- alized recommendations.

Modify Risk Factors to Reduce Health Costs

Since 90%-95% of all chronic illnesses are preventable, people can live healthier, and health care costs can be reduced if people choose to modify their risk factors. About 80% of all health care dollars are spent on chronic illnesses that are self-induced.

People With Controllable Risk Factors Should Pay More

The person who chooses to be overweight, or have a high cholesterol, triglycerides or sugar, or smokes or drinks alcohol, among other risk factors, will increase the cost of health care, consume the most health care dollars, and therefore should pay more. People who constantly modify their risk factors should pay less and are subsidizing those who choose not to modify controllable risk factors.

Comprehensive Analysis to Educate

Simone Health Advantage provides a detailed analysis with suggested modifications of a person's lifestyle. This quantifies costs for controllable risk factors. Employees can modify their risk factors or take responsibility for the increased cost attributable to them.

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Employee's “Directed” Health Savings Account

By voluntarily participating in Simone Health Advantage a portion of the funds go into the employee's “directed” health savings account. Employees may also be able to reduce their monthly amount up to a certain amount.

Employer: New Income and Savings

Simone Health Advantage generates a new income stream for the employer and savings for the employer from lower health insurance premiums when / if employees become healthier. Companies, organizations, unions, and governments can create more jobs, expand and conduct more research and development.

Wellness Programs: Expensive, Don't Reduce Health Care Spending

Forty randomized wellness program studies show that employers typically pay \$200 to \$2,000 per employee. Employers do not save money and wellness program do not reduce health care spending. There is no long term health improvement.

One-Time Incentives Don't Work

Seventeen studies conclude that early success dissipates when the rewards stop. For example, 91% of General Electric employees who entered “quit smoking” study because of the one-time financial incentive did not quit and still incurred huge health care costs.

Healthy Employees More Productive

Individuals who modify their lifestyles will have fewer sick days, greater energy and productivity, better self-esteem, and a lower risk for disease for themselves and family. Over a period of time, they will be less of a burden on the health care system and reduce health insurance costs.

We Can Help You

Good health is no accident. Make America Healthy Again. Without our initiative, we will witness the catastrophic collapse of the health care system – then America as we know it.
609-896-2646 || DrSimone.com
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