

Make America Healthy

Lawrenceville, NJ – Your health insurance premiums are out of control and are the second leading cost for companies, organizations, unions, and governments. *This is the pain.* 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.

Simone Health Insurance Advantage is used with ANY insurance plan

1) Generates enormous amount for employee “directed” health savings account and for the employer.

Example: Pennsylvania has 80,000 employees, 50,000 retirees. For example, we assign \$300 per month (sliding scale) above what the person 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.

$130,000 \times \$300/\text{mo} \times 12 \text{ months} =$
\$468,000,000 per year – add one family member and this could double.

2) Educates and encourages employees to become healthier and this generates savings for the employer from lower health insurance premiums when employees become healthier.

- Wellness Programs are expensive, don't reduce health spending. One-time Incentive Programs don't work.

- Employees, no matter what duration of employment, pay an increased portion of health insurance premiums AND can voluntarily participate in the patented Program that quantifies costs for controllable risk factors.

- Employees can modify those controllable risk factors, or take personal responsibility for the increased cost attributable to the risk factors by paying more for insurance.

- **People feel twice as bad about losing \$100 compared to feeling good about winning \$100.** Our Program uses a monthly financial incentive to encourage long lasting health. Parting with your own money is painful. But it is effective.

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 stop the enemy by solving 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.

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 majority of health care dollars, and therefore should pay more. People who constantly modify their risk factors should pay less and are actually subsidizing those who choose not to modify controllable risk factors.

Comprehensive Analysis to Educate

Simone provides a detailed analysis with suggested modifications of an individual's lifestyle. This determines a person's portion of premiums by quantifying the higher cost for health insurance attributable to controllable risk factors, and by allowing the individual to modify those risk factors, or take personal responsibility for the increased cost attributable to those risk factors by paying more for insurance.

Employee's “Directed” Health Savings Account

By voluntarily participating in Simone Health Insurance Advantage a portion of the dollars goes into the employee's special “directed” health savings account. In addition, employees may reduce their expenses for health insurance premiums up to a certain amount.

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. Our patented Program uses a monthly financial incentive to encourage long lasting health. Parting with your own money is painful. But it is effective.

Employers: New Income and Savings

The Program generates a new income stream for the employer and savings for the employer from lower health insurance premiums when 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 were reviewed. 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, a group of General Electric employees was given \$750 if they quit smoking for a year. Second group enrolled in a “wellness” smoking cessation program. After 18 months, the financial incentive group's quit rate was 9%, the wellness program, 3%. So 91% of employees who entered the program because of the one-time financial incentive did not quit and still incur 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.
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