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## A Free Market Approach To Health Insurance

Before you start shopping for a Health Plan, it's important to understand some fundamentals regarding the **COST OF HEALTHCARE**.

Only in Healthcare are the actual costs of products and services hidden to the consumer. Today there is a National Trend for Price Honesty and Price Transparency, but typically the consumer has no idea what something will cost them or their insurance company until after the service has been rendered. This is in itself a major problem with our current system.

An example of that might be when a Pacemaker for example, which wholesale costs \$10,000, is actually billed \$100,000 to the insurance company.

Or a CT Scan which "cash pay" may be as reasonable as \$412 in many areas is Billed at \$3,250, then "reduced" in Network to a mere \$1,680 and again billed to the insurance company, or even worse to you the consumer subject to a deductible and co-insurance.

One of our goals at New Era is educating you, the consumer on a new way to access Health Care and re-think your risk management strategy.

The end result to our philosophy is a lower monthly cost, and better outcomes at claim time.



New Era is an Endorsed Member of the FMMA



### An Excellent Alternative to the Unaffordable Care Act

#### A Hospital/Surgical Policy :

- \$5,000,000 Lifetime Coverage
- Up to \$1,000,000 per person annually
- Choice of plan design
- Covers Facility Fees
- Professional Fees
- Outpatient Care
- Emergency Room
- Guaranteed Renewable to age 65
- Any Doc, Any Hospital, Anywhere
- For more information, please call us at **724.230.4500** to request more information or visit us online at [www.newerahealthplans.com](http://www.newerahealthplans.com) and watch our brief but informative video. From there, we recommend you schedule a meeting with one of our licensed Agents to learn everything you need to know in order to move forward.