



Free Guide

Five Little Known Hacks to Save THOUSANDS on Your Health Insurance and Healthcare

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Five Little Known Hacks to Save THOUSANDS on Your Healthcare and Health Insurance

Hi, my name is Kurt Jackson, I'm a Retirement Coach and Lifestyle Planner with KJ Financial in Liberty, Missouri...I help manage your money NOW and in RETIREMENT in ways to improve your life!

In this Free Guide we're focusing on how to minimize the costs for Healthcare and Health Insurance!

Why would a Retirement Guy like me be focusing on Healthcare and Health Insurance?

Great question and an easy answer...did you know the 2018 Milliman Medical Index reports the average healthcare costs for a family of four is \$28,166 and RISING...

Take a moment and let that sink in...\$28,166 a year is \$2,347.17 per month...isn't that a house payment...isn't that a payment on a HUGE house?

With costs that high AND RISING how hard is it for families to pay their monthly bills, much less save for retirement?

If people can't afford to live and save for retirement...how much will they be able to really enjoy their lives?

A HUGE part of what I do is help people identify how to keep more of their money while making their money do more things for them...if we can help you do that, wouldn't that allow you to improve your life NOW and in RETIREMENT?

The entire healthcare system, is one of at least a dozen different areas of our financial lives, that are so rigged against us it is ridiculous!

If it is a rigged system...and it is...is it smart to sit around and wait for the government to fix it?

Come on now, when did the government ever really fix anything?

The government has been bought and paid for by big money, so can they be trusted to act in your best interest?

With that in mind...we **NEVER** wait for the government to fix things! We develop of brain trust to help us figure out how to fix things ourselves...and we've done that with health insurance and healthcare!

What does that mean to you?

Well, we've found 5 Secret Hacks to Save You a Bundle on Healthcare as well as Health Insurance...and if a family of four is paying \$2,347.17 per month for healthcare isn't there a bundle to be saved?

Agreed? Of course we are.

Great...ready to get started?

As you can imagine, there's quite a bit of info involved with this, so we've done our best to condense it. While that will save time now, it means you'll likely want more information...with that in mind we've created an On Demand Webinar...well it's a video version of our Live Presentation that we'll share the link with at the end of our FREE GUIDE.

The other way to get the information and personalize it to you is to call me to set up an appointment to discuss it, my direct line is 816.582.5532.

Enough of that, let's dive in to the 5 Secret Hacks...

Healthcare Savings Hack #1...

Did you know up to 70% of doctor visits could be handled via phone/email or video chat?

Imagine the time savings alone if you could handle up to 70% of your doctor visits via the phone, email or video chat! And time is money...especially when you have to miss work for that time spent at the doctor's office!

Ever heard of Telemedicine?

It's a relatively new system where you call a Toll-Free Number 24 hours a day, typically within 20 to 30 minutes a doctor calls you back, if your issue is one that falls into those 70% of doctor visits, it is handled over the phone, email or video chat...boom done...prescriptions (if needed) can be forwarded to the Pharmacy of your choice...you have the pricing for all of them in your area at your fingertips so you KNOW you're getting the best deal...

How's that sound?

Guess how much it costs?

With our best plans...it's included so NO COST TO YOU!!!

Did you know the average doctor's office visit cost can be as much as \$200 and the average number of visits per year per person is about 3...isn't that about 12 per family of 4?

How many doctor visits do you and your family make a year?

Aren't you paying for most, if not all, of those visits until you satisfy your deductible?

If you can slash that amount up to 70%...BOOM SAVINGS!!!

Healthcare Savings Hack #2...

Did you know medical service providers lose anywhere from 20% to 40% of their insurance billable services each and every month due to the complexity of the system in collecting them?

Isn't that a lot of money going out the door?

Doesn't it make it worse that they are paying people to do their jobs so poorly they are losing that much money?

Do you think they would rather be paid in cash?

Wouldn't that simplify things for them? Couldn't they reduce staff, overhead and losses?

Would most, if not all, offer a discount for cash?

What if your type of insurance worked a lot like cash?

Say your doctor faxed a bill of the services they performed and within 7 to 10 business days they were paid a specific amount for the covered service they performed...think they might look at that as cash?

Wait, you're probably like most folks who don't get excited about having to negotiate discounts, right?

Problem solved...Our best plans have a third party expert negotiator at your disposal. For services that will be more than \$2,500 they will negotiate with up to 5 service providers and you choose to see where they can find you the best deal.

How big of a deal is this? Well, they have been able to negotiate discounts up to 80%...yes 80%!

I'm sure you're thinking, "Kurt, come on 80%, seriously?"

Healthcare Savings Hack #3...

I thought that too. Then I was talking with a friend of mine who is an Orthopedic Surgeon and here's what he told me.

He deals with the Amish, who of course pay in cash. He had a guy come in for an exam on his knee, my friend thought it was a Meniscus Tear, but needed an MRI to know for sure...Sends him to his MRI guy...\$300 for cash payers! That's easily \$1,200 to \$2,000 or more thru normal insurance.

Wait...aren't you the one paying for that unless you've met your annual deductible?

Well, it was a Meniscus Tear...my friend says, "Kurt, I do these all day long in my Outpatient Clinic, takes me a few minutes, for cash, I'll do them for \$600!"

Thru insurance that is probably \$4,000, \$5,000 or more...how much of that would you have had to pay out of pocket? Up to your deductible and maybe out of pocket max, right?

That's when I realized you really can get huge discounts for cash!!!

Still don't believe me?

Here's a gift for you...check out www.HealthCareBlueBook.com for your area and input a common procedure, maybe a broken arm and see what the different costs are in your area...if you live in a smaller area, pick the nearest city to see.

You'll be amazed at the difference in costs.

Use this to begin your shopping process in identifying which providers to have your third party negotiator negotiate with...or try to do it yourself!

How much less would it cost you if your Healthcare Plan was designed to get these huge discounts?

Healthcare Savings Hack #4...

Is Major Medical Insurance the only or the best way to go?

Don't we have Major Medical because we fear a catastrophic health event?

Did you know in America?

- Only about 2 in a Million will have lifetime healthcare costs \$1M+ (654 people)
- Only about 5% have lifetime costs \$400,000+
- If you could get those costs negotiated to a 50% discount...\$500k and \$200k

Not quite as scary is it?

Our best Healthcare Plans use a different kind of Health Insurance called a Fixed Benefit Option.

A Fixed Benefit Option insurance pays a specific amount for a covered service...which is why it's important to negotiate cash prices.

"Okay Kurt, what if something big happens?"

Does your Major Medical Plan really cover you?

In 2018 the lowest bronze plan in Liberty for a family of four ages 47, 45, 16, 14 was about \$1,350 per month or \$16,200 a year in premiums.

There was a \$7,350 deductible, times 2 for a family, so you could have to pay out as much as \$14,700 in deductibles...luckily there was no additional co-insurance.

Say you suffered a catastrophic health event you paid your \$16,200 in annual premiums, plus a \$7,350 deductible and another \$7,350 deductible if there were two or more involved, isn't that a total cash outlay of \$30,900?

Does that sound like a good deal for you?

As a Money Guy...even without our third party negotiator the Karis Group...there's a 100% chance I'd be negotiating...would you?

Remember our Meniscus Tear example?

If that was you and you had our best Fixed Benefit Plan it pays...

- \$525 for MRI (Cost was \$300)
- \$4,500 for Outpatient Surgery (Cost was \$600)

Isn't that \$4,125 more than the actual costs?

Hmm, guess who keeps the extra \$4,125?

YOU DO!

When have you ever walked away from a healthcare service situation getting money back?

Please understand, this doesn't happen all the time...but it can and does happen!

If you had our lower plan it would have paid \$350 and \$3,000...isn't that still more than the cost?

When you're in CONTROL you better control your costs!!

Healthcare Savings Hack #5...

We don't do "Health Insurance" we do Healthcare Plans!

Our Healthcare Plans are stackable, which means you get to pick and choose what coverages you want and what fits into your budget.

We typically find our very comprehensive stackable plans are 30% to 50% less than what you'd pay for a low level Bronze Obamacare plan and many times you'll find they cost less than your portion of the costs and cover more than what you're getting from your employer.

Out of pocket costs happen with our plans too, but we do all we can to protect against them when they do happen.

A great option we include on almost every plan is our Accident Plan.

If an insured gets hurt in an accident...isn't that how we almost always get hurt...there is up to \$4,000 annually available for uncovered expenses, due to an accident, per insured. It has some other great benefits that include a \$100,000 accidental death policy, it pays up to \$10,000 for air ambulance and more.

Another great option is our Critical Illness Policy!

You're more likely to have a major medical event (heart attack, stroke, internal cancer, etc) and live than to die early. These are Big Ticket Items with lots of costs you'll incur to go along with your normal bills...and you'll likely be out of work.

We have a couple ways to handle this, one pays out up to \$50,000 in a lump sum for a covered event, but for about the same money you can buy a NEW type of Life Insurance with Living Benefits.

Hypothetically, say you included one of these NEW policies with a death benefit of \$500,000 and Living Benefits. If you died during the term it would pay out \$500,000, but if you had one of the covered major medical events and live here's a hypothetical example of what might happen.

Say you had a heart attack and you lived. This policy holds back 10% of the death benefit (\$50,000) leaving up to \$450,000 available. The company would then reevaluate your life expectancy and establish a percentage of that \$450,000 available to you based on that reevaluation.

If we ASSUME they made 75% of that \$450,000 available you'd have \$337,500 in tax-free (under current tax law) available to you to help with whatever you need help with. There are other ways this type of policy helps out, that's more of an actual discussion if you're interested.

There's a great cancer policy whose biggest "WOW" is it will pay either \$2,500, \$5,000, or \$7,500 per month (you choose the benefit amount) FOR LIFE...to help reimburse Chemotherapy or Radiation or Immunotherapy treatments. It has other benefits too, but that's the headliner.

Our Fixed Benefit Option Plans typically have a \$5,000 deductible...We've found the premium for the \$5,000 deductible is much lower than having a \$100 or \$2,500 deductible, low enough to more than pay for our Out of Pocket Protector...which pays \$5,000 for the first hospital admission annually.

We have other supplemental plans dependent on your needs, including a Dental only policy or a Dental/Vision/Hearing policy as well as a Guaranteed Issue Prescription Drug policy. Guaranteed Issue means what it says and this policy lets you add it when you need it.

All these are part of our overall Healthcare Plan and will typically still save you up to 50% or more off what you're paying for the Obamacare policies that are out there!

Plus...in most situations your out of pocket costs will be much lower than they would have been with a Major Medical plan.

Well, what do you think?

Does it make sense to pay a dang fortune in monthly premiums for the privilege of paying another fortune for almost all the costs until you've satisfied your deductible each and every year?

Would it make sense to at least take a look at what a Customized Comprehensive Healthcare Plan might look like for you?

I know this is totally different than what you've had your entire life, while different isn't always better, BETTER IS ALWAYS DIFFERENT...could our "Different" be BETTER? Let's talk and find out! Call Kurt's direct line at 816.582.5532 or email

Kurt@KJFinancialOnline.com and we'll set up a time to have that discussion.

If you'd like to get more information without talking with me...I know I'm a big scary guy...you can see our recorded live presentation at www.HealthCareSavingsHacks.com.

Thanks for taking the time to check us out, please let us know if you have questions, concerns or would like to see what your own personalized healthcare plan would look like...there's no cost or obligation for us to do that with you.