



# Bridging the gap between Cost and Coverage



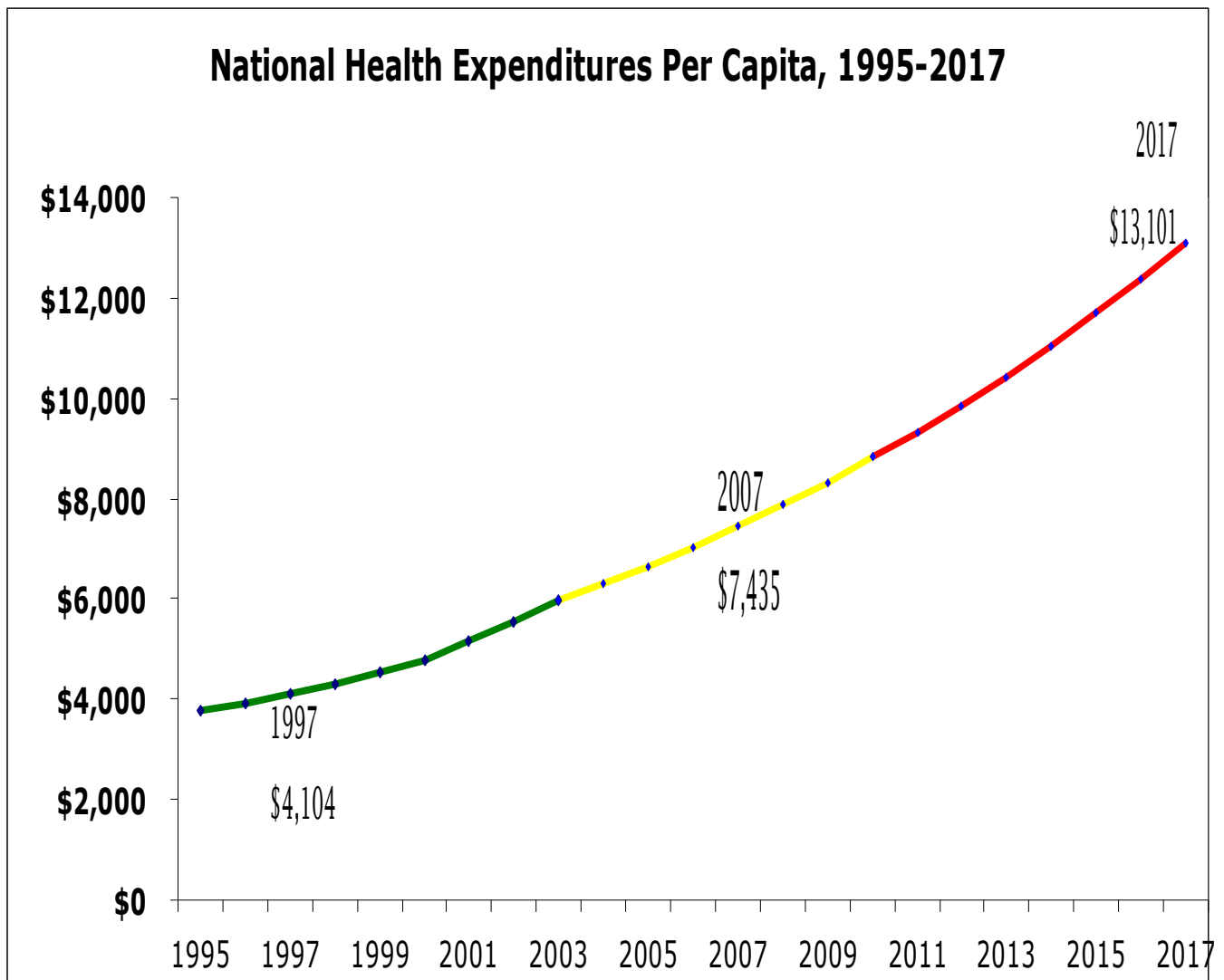
*Helping individuals manage their  
healthcare costs*



**INSNET**

Just like a lighthouse guides ships sailing  
in the night, INSNET is your advocate  
to reduce your medical bills.

# Individuals are paying more for their healthcare than ever before, and the trend will continue



Source: <http://www.cms.hhs.gov/nationalhealthexpenddata/>



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# Out of Pocket Expenses

- According to research firm Celent, consumers will make \$250 billion in out of pocket medical expenses in 2008
- Since the year 2000, average out of pocket costs have risen 115%
- The percent of Americans under age 65 whose family level out of pocket expenses exceed \$2,000 per year rose to 43.1% in 2003.\*
- 14.3% of families had out of pocket expenses exceeding \$5,000 in 2003, an increase of 57% from 1996.\*

\* *Out of pocket Spending on Health Rises Sharply for American Families*, AHRQ News and Numbers, March 15, 2006, Agency for Healthcare Research and Quality

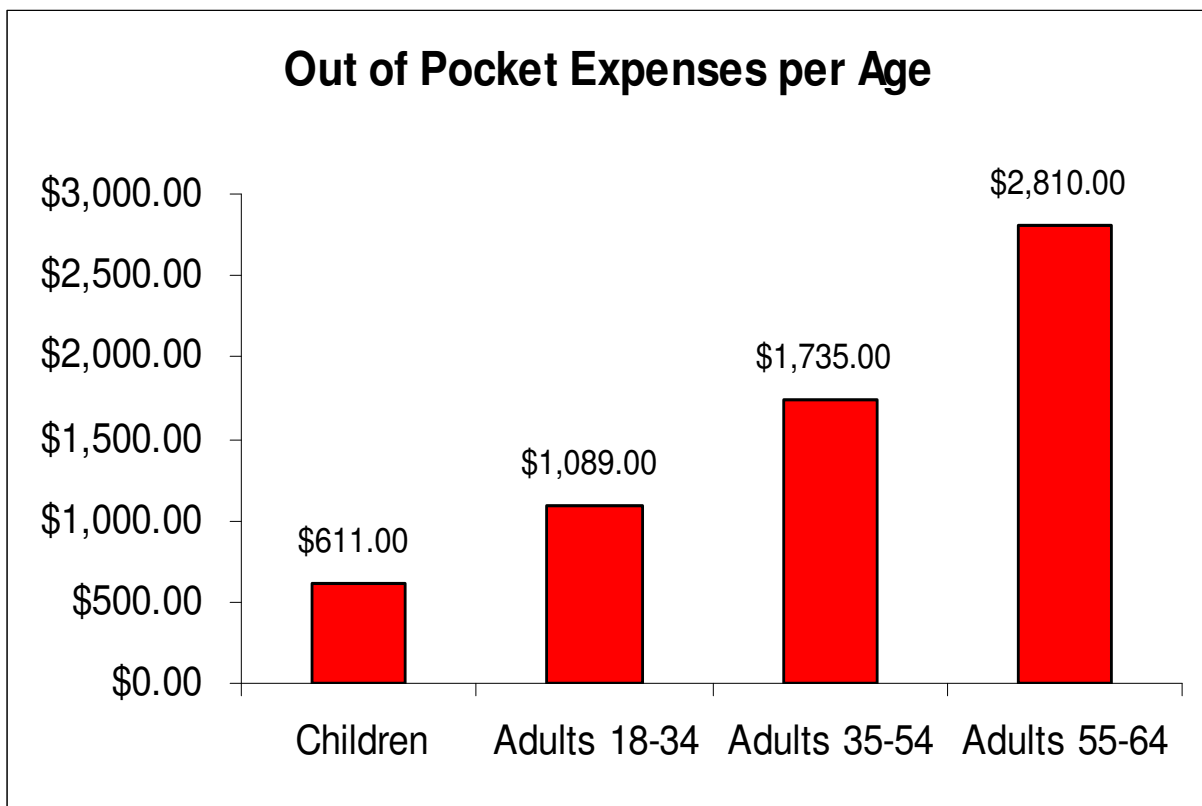


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# Out of Pocket Expenses

- Out of pocket expenses increase significantly with age. In 2004 the 90<sup>th</sup> percentile expenses were as follows: \$611 among children, \$1,089 for adults 18-34, \$1,735 for adults 35-54 and \$2,810 for adults 55-64



Changes in Financial Burdens for Health Care, National Estimates for Population under Age 65, Banthin, J. and D. Bernard



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# Sticker Price

***When purchasing a new car do you pay sticker price?***

Thanks to various internet sites today consumers know the difference between MSRP, invoice and dealer costs before they shop for a car.

There are over 6,000 health plans in the United States. Each may have contracts in place with some of the 850,000 US medical providers. Therefore, each doctor or hospital may have between 5 and 100 reimbursement rates for the same procedure!

Medicare states that providers must bill all patients the same amount for the same procedure. Individuals with high deductible health plans do not have access to the resources of other plans and are forced to pay 'sticker price' for their healthcare.

**INSNET is an individuals advocate to make sure they pay a fair price for their healthcare!**



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# INSNET

For decades insurance companies have negotiated discounts with doctors and hospitals. Since 1985 Insurance Negotiating Service has assisted claim payers by negotiating bills with the provider.

INSNET was created to help empower individuals by helping control their out of pocket medical expenses. INSNET is **RISK FREE** for consumers. We charge a percentage of the amount saved per claim, with no fee if there is no savings.

We have saved our clients millions of dollars. Our average savings per claim has been in excess of 25%, and we have successfully negotiated on over 75% of the claims submitted.

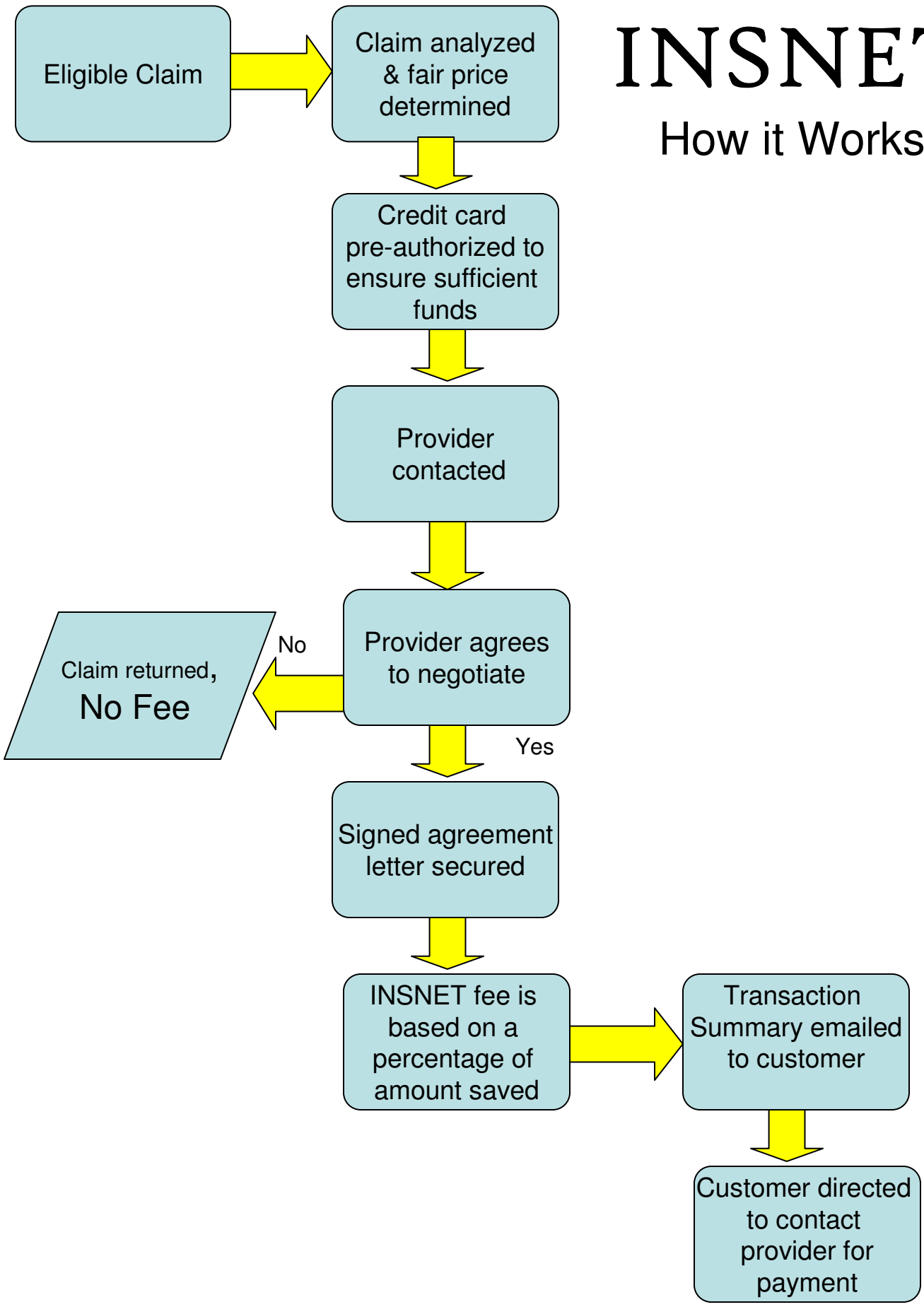


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# INSNET

## How it Works



# Savings Example

An individual with a health savings account needs surgery to remove a kidney stone. The all inclusive surgery bill totals \$11,250.00. The patient is responsible for \$3,700.00.

The individual has access to INSNET to negotiate the patient balance. After the claim is input for negotiation, we contact the provider and agree on a 25% discount off the patient responsibility. The savings is \$925.00.

Our retail pricing is 35% of the amount saved, with no fee if there is no savings. HSA Clearing has negotiated a discount rate for its clients.

**INSNET will charge individuals with health savings accounts set up through HSA Clearing 28% of the amount saved.**

In the example above, the patient would be charged \$259.00, a savings of \$64.75 off our retail fee.



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# Contact Us

The preceding pages give just a brief description of how we can save money for your members on their medical bills.

We have additional information which we would gladly forward to you.

All of our services are **Risk Free**, there is no fee if there is no savings!

If you have any questions please feel free to contact Jack Gillis or Dennis Dobecki via your preferred method of communication:

Telephone: 800-375-8550

Email: [jgillis@myinsnet.com](mailto:jgillis@myinsnet.com)

[ddobecki@myinsnet.com](mailto:ddobecki@myinsnet.com)

Website: [WWW.MYINSNET.COM](http://WWW.MYINSNET.COM)



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