



Pay-as-you-go healthcare

By Paul Breslau, Breslau Insurance & Benefits Inc.

Many people and businesses are realizing that health insurance doesn't equal healthcare. As health insurance premiums continue to rise, more and more people are not able to afford expensive plans, let alone the out-of-pocket costs associated with these plans – in many cases over \$14,700 for a family. People have found that they are able to receive high quality healthcare and then purchase just the insurance protection they need without purchasing expensive major medical health insurance policies.

What do medical treatments really cost?

We know that health insurance premiums are sky-high with big deductibles and high out-of-pocket limits. We seldom know true costs of medical care and prescriptions, which have been hidden behind copays, deductibles and government programs. There are tools that can help determine costs. For example:

For prescriptions, use **GoodRX.com** or their app for your phone. Synthroid is the most common prescription, with 21.5 million users. A GoodRX lookup shows the cost ranging from \$4 at Walmart to \$23.40 at HealthWarehouse. Crestor is the second-most prescribed, with 21.4 million users and GoodRX shows costs are \$10.80 at HealthWarehouse and up to \$61.42 at Walgreens.

For medical care, use **HealthcareBlueBook.com** or their app for your phone. Appendectomy (laparoscopic) costs range from \$5,834 to \$20,949. Tonsillectomy ranges from \$1,392 to \$6,407. The components are broken down: hospital, physician, anesthesia. Note that the low price can be less than most insurance deductibles. The big surgeries such as aortic valve replacement with bypass have a larger range – in this case, \$56,685 to \$183,895, with the fair price also listed as \$63,636.

Organizations like **SanoSurgery.com** and **PriceMDs.com** help businesses connect their employees with bundled arrangements and outpatient surgery

centers. These services often lead the country in quality outcomes and low infection rates. Prices are often a fraction of what you'd find in the fancy hospital in town.

Medical resources

Those without insurance are entitled to certain benefits. There is Emergency Medicaid available from AHCCCS, the Arizona program. For expensive medications, there are several prescription advocacy programs that can reduce costs or provide free prescriptions depending on income and the medication itself. The over-the-phone medical services (aka telemedicine) are becoming common. Urgent Care is opening in freestanding locations as well as in pharmacies and grocery stores.

Ask for the self-pay or cash price! Healthcare is one of the few industries in which the retail price is often less expensive than the wholesale price. Insurance adds complexity and waste for providers – leverage the time value of money and get the best deal.

Redirect Health - Pay-as-you-go made easy and truly affordable

This is a maturing company right here in the Scottsdale Airpark that is having success with small business employees in Arizona and throughout 45 other states. They are lowering health plan costs so that all workers can afford to get needed care. Redirect Health is also helping these businesses and their employees with easier navigation through the system, getting fair prices, hiring and retention, and even with keeping Workers Compensation costs down.

And brand new, and only for Maricopa County residents under 65 years of age, Redirect Health now offers individuals and families these similar benefits on an affordable "Pay-as-you-go" basis. Round-the-clock service over the telephone is only



\$49 with a credit card. They can take care of most things over the phone but if you also need to be seen in the office, they apply the entire amount to their \$99 in-office flat fee primary care appointment at any of their five clinics. And they guarantee you'll be seen by the next day when they schedule you on the spot!

There are even a limited number of monthly memberships that start at \$79 that have no copays and big discounts on in-office labs and immunizations. And your prescriptions will be cheaper too. Check them out: **RedirectHealth.com**

Feedback Welcome!

Our community has a problem with curtailing the costs of healthcare while simultaneously making it more accessible and efficient. Please reach out to me with your ideas and comments.

I am now partnering with leading local health insurance and employee benefits experts. Please reach out to me at 602-692-6832 or Paul@HRaz.com for an initial conversation, evaluation or referral. ■

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