



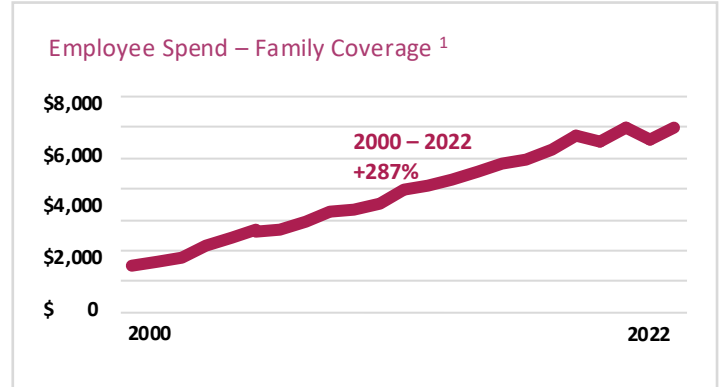
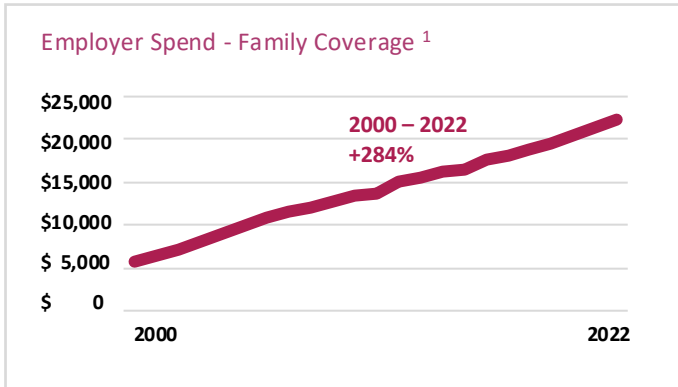
Healthcare in the U.S. is broken.
Why hasn't it been fixed?



FREE MARKET
MEDICAL ASSOCIATION

- Healthcare costs for employers and employees are rising uncontrollably...

Health Care coverage costs have risen at more than 4x the rate of inflation.



Rate of inflation 2000 – 2022: 67% ²

And benefits continue to decrease...

High deductibles...

\$3,811

Average Family Deductible ¹



And low savings...

40%

of employees don't have savings to cover a \$400 expense ³



Lead to care avoidance

61%

Of insured people have had medical debt in the last five years



40%

Of insured people did not access care due to cost

And the patient experience gets worse.

The US spends more on healthcare than any other developed country but ranks last in equity, access, administrative efficiency and outcomes.

Misdiagnoses

28%

Of new cancer diagnoses are incorrect ⁴

60%

Of spine surgeries are unnecessary ⁵

Leading causes of death in the U.S.

- Heart Disease
- Cancer
- Preventable medical mistakes
10,000 preventable serious medical complications occur each day

Why hasn't this been fixed?

The Status Quo doesn't want to solve it

- High profits
- Misaligned incentives

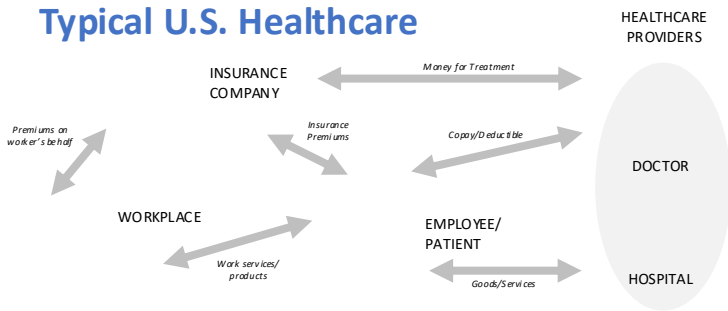
You've been told you can't solve it

- Deliberately obscure data
- "This is just how it is"

1. Kaiser Family Foundation, 2. US Bureau of Labor Statistics, 3. Time magazine, 4. <https://www.seattletimes.com/opinion/misdiagnosis-millions-of-patients-are-being-treated-for-the-wrong-conditions/> 5. <https://www.medscape.com/viewarticle/879555#vp>, 6. Commonwealthfund.org, 7. <https://nyulangone.org/news/ischemia-trial-finds-no-evidence-lower-cardiac-event-rates-patients-treat-d-heart-procedures-better-quality-life>

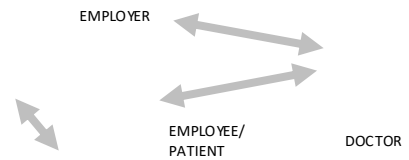
Free Market Healthcare Removes the Middleman.

Typical U.S. Healthcare



Insurance companies can control the flow of money, which doctors you can choose, and which procedures are approved.

Free Market Healthcare



Employers & Employees contract directly with doctors for the care they need at a free market price, eliminating middleman inefficiencies.

THE RESULT: Better care at a lower price.



How the money works — e.g. knee replacement (including implant)

Typical U.S. Healthcare

PPO allowed: **\$127,792**
 Patient out-of-pocket: **\$9,450**



Free Market Healthcare

Employer cost: **\$25,435**
 Patient out-of-pocket: **\$0**

THE DIRTY LITTLE SECRET: health care doesn't actually cost very much.

The employer saves enough money to waive the patient's deductible and out-of-pocket

Free Market Healthcare is THRIVING and available Nationwide

U.S. Consumers can access high-value, affordable primary care and thousands of transparently priced medical services across the U.S.

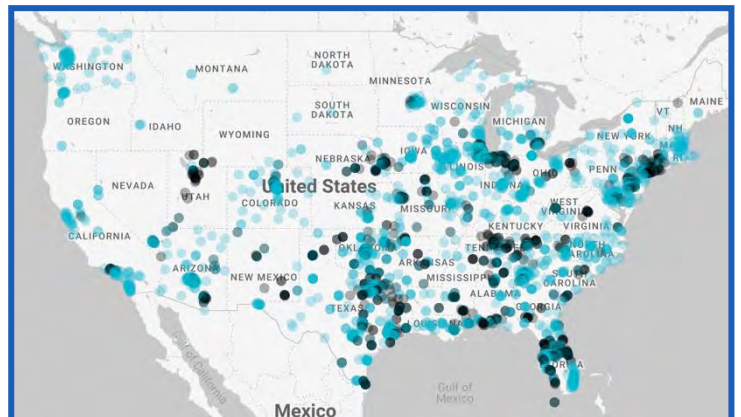
800%

Employer sponsors offering a DPC benefit increased by 800% from 2017 to 2022.*

49%

of all DPC memberships in 2022 were employer-sponsored*

Direct Care Practices*



* Imaging, Hospitals, Centers of Excellence, Specialty Care Clinics, Ambulatory Surgical Centers, Care Navigators, etc. Source: Coral (2024)

*Hint Health's DPC Trends Report

When you are the customer, everything changes

“Direct contracting and bundled pricing has created much needed upfront price transparency. It takes the mystique out of the billing and claims process; and best of all, has saved our employees and self-funded plan quite a bit of money.”

“In our first year (with free market healthcare), our Stop Loss Carrier projects our plan costs will decline another 21% – That’s a massive testament to free market healthcare.”

“Our Health Plan costs for 2023 are projected to total \$626 PEPM. Our Health Plan costs haven’t been in the \$600 PEPM range – in five years. We see the aggressive pursuit of Free Market providers and contracts – and their strong Member Advocacy – as the big differentiator.”

Typical Cost Savings

Organization	Number of Employees	2022 Health Care Savings	Return on Investment
Financial Services	1500	\$2,120,000	7:1
Auto Dealership	435	\$1,000,000	4:1
Energy	215	\$1,600,000	9:1
City Government	287	\$100,000	4:1
Manufacturing	546	\$2,000,000	4:1

Employees love free market healthcare

Employee Testimonials

Auto Dealership

“As an employee at the auto dealership, I can’t express how grateful I am for the diabetic medical supplies we receive for FREE from our health plan. It’s made a tremendous difference in my life. I now have a better quality of life and can manage my diabetes more effectively. This program has been a game-changer for me and many of my colleagues.”

Independent School District

“With Major imaging usually going towards a patient deductible, most people in south Texas just didn’t go have the imaging completed. Now that free market healthcare is available to them, the MRI and CT scans that they have been putting off for years, they are now able to get the care they need through free market healthcare”



Independent School District

“Working in the independent school district, I saw many of my colleagues and myself avoiding major imaging due to high deductibles. But now, with free market healthcare available to us, we’re finally getting the MRI and CT scans we’ve needed for years. It’s such a relief to have access to the care we require without the financial burden.”

Consulting and Legal Services Firm

“The diapers and wipes program has really made a significant difference in my life. After giving birth at a hospital from an approved list of high-quality, low-cost facilities, I became eligible for a monthly reimbursement for diapers and wipes, up to \$300 per month for a year. This benefit has significantly eased the financial burden of caring for a newborn, and I am incredibly grateful for the company’s support in making high-quality, affordable care accessible.”

NEXT STEPS:

Join an FMMA Chapter in your market to connect with clinical leaders, employers and other healthcare change makers who are employing direct care strategies within their practice and health plans.
[FMMA.org/local-chapters](https://www.fmma.org/local-chapters)

Attend FMMA’s Annual Conference:
[FMMA.org/events/annual-conference](https://www.fmma.org/events/annual-conference)



FREE MARKET
MEDICAL ASSOCIATION