

ADVANTAGE

2012 MEMBER GROUP MEETING

FOR MEMBERS OF ADVANTAGE HEALTH PLANS TRUST








PRESENTED BY:

Chairman Paul Freeman	Trustee Roi Nelson
Trustee John Shelley	Trustee Kirk Pittman
Trustee Jeff Nunn	Trustee Robert Jennings
Trustee Lynn Kinder	Maria Robles Meyers, Esq.

2012 AHP MEMBER GROUP MEETING

NOW SPEAKING: CHAIRMAN PAUL FREEMAN





YOUR TRUSTEES

 Chairman Paul Freeman Anchor D Bank Texhoma, OK	 Trustee Roi Nelson First National Bank McAlester, OK	 Trustee Lynn Kinder Payne County Bank Perkins, OK
 Trustee Jeff Nunn Citizen's Bank Claude, TX	 Trustee John Shelley Bank of Union El Reno, OK	
 Trustee Robert Jennings The People's National Bank Checotah, OK	 Trustee Kirk Pittman First National Bank Selling, OK	

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ADDITIONAL SPEAKERS

 Maria Robles Meyers Trust Counsel Health Law Advisors, PLLC Oklahoma City, OK	 A.B. Bayouth Past Trustee Board Advisor Exchange Bank Skiatook, OK
 Jay Kempton Administrator The Kempton Company Oklahoma City, OK	 Dr. Keith Smith CEO Surgery Center of Oklahoma Oklahoma City, OK

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ASSOCIATION RELATIONSHIPS

- Community Banker's Association of Oklahoma (CBAO)
- Independent Banker's Association of Texas (IBAT)
- Louisiana Banker's Association (LBA) - pending

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AGENDA

- 1) PPACA Updates
- 2) Why Is AHP Different & Why Is Self-Funding Important?
- 3) Consumerism & Free Market Principles
- 4) Promoting An Ownership Mentality
- 5) Questions

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NOW SPEAKING: MARIA ROBLES MEYERS, LEGAL COUNSEL

WHERE ARE WE NOW?

- Supreme Court Decision On PPACA
- Realities Of PPACA Implementation
- How Does AHP Fit Into The "New" Health Care Environment?
- What Action Is Required?

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NOW SPEAKING: MARIA ROBLES MEYERS, LEGAL COUNSEL

WHERE ARE WE NOW?

SUPREME COURT DECISION

- The mandate on individuals is not a "tax" for purposes of allowing a challenge to PPACA. This allowed the court to consider the issues raised.
- Congress does not have the power to regulate commerce by forcing individuals into commerce.
- Congress could have passed the mandate as a tax, so if the mandate is construed as a tax, the law is constitutionally permissible.
- Congress does not have the power to force states to increase Medicaid by using the threat of reducing all federal contributions if the state fails to expand its Medicaid program.

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NOW SPEAKING: MARIA ROBLES MEYERS, LEGAL COUNSEL

WHERE ARE WE NOW?

NO ONE KNOWS YET



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AHP COMPLIANCE

- AHP Will Comply...
- Many Details & Pieces That Start In 2013

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EXCHANGES

PPACA IMPLEMENTATION



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EXCHANGES

1. A Market Place For Individuals & Small Employers To Get Coverage
2. Made Affordable With A "Premium Assistance Credit"
 - a) Refundable credit or
 - b) Paid in advance to insurance company
3. Taxes
 - a) The IRS can enforce taxes against employers
4. Affect On Business
 - a) Provide coverage or
 - b) Pay a tax for every employee or
 - c) Subsidize the employees who can't afford the coverage so they can buy coverage on an exchange

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EXCHANGES

1. Affect On Individuals – Shared Responsibility
 - a) Buy less costly coverage on exchanges with federal subsidy
 - b) Don't get coverage until you need it and "pay" a tax
2. BUT – IRS Has No Means To Enforce Tax On Individuals Except By Reducing Refunds Due If There Is A Refund

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EXCHANGES

- Don't Know What Exchange Will Be Yet
- Actual Minimum Coverage – Not Yet Defined
- Actual Minimum Cost – Not Yet Defined
- Enforcement – DEFINITELY YES

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WHY IS AHP DIFFERENT?

AHP IS NOT AN INSURANCE COMPANY

- The Kempton Company is NOT an insurance company
- Insurers have profit motive that is demanded by investors/stockholders
- Primary goal of an insurance company is:
 - Return to the investor
 - Benefits and cost to the customers

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AHP IS DIFFERENT BECAUSE...

- AHP is A Self-Funded Health Plan
- AHP is Sponsored/Owned By The Banks (You)
- Claims Paid Solely With Your Employer And Employee Contributions
- \$0.90+ Of Every Dollar Is Used To Pay Hospitals, Doctors, Prescriptions, Labs, Etc.

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IT'S OURS, WE OWN IT
It's Our Money – It's Our Plan

- We Built It
- Its Irreplaceable

We Have To Make The Leap From
Insurance Company Mentality to Ownership Mentality

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**60% OF ALL EMPLOYEE BENEFITS
ARE PAID BY SELF-FUNDED PLANS**

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WHAT IS THE ALTERNATIVE?

- Do You Want The Government Or Your Elected Peer Bankers Deciding What Your Benefits Are?
- Do You Want The Government To Decide If You're Too Old For A Treatment?
- Do You Want To Rely On The Unknown?
- A Federally Run Insurance Exchange Is Simply Not Compatible With The Way Community Banks Run Our Businesses

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AHP IS VALUABLE

WE COMMUNITY BANKERS NEED TO PROTECT IT



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NOW SPEAKING: JAY KEMPTON

BE PART OF THE HEALTHCARE REVOLUTION

FREE MARKET TRANSPARENCY

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NOW SPEAKING: JAY KEMPTON

THE PROBLEM WITH THE STATUS QUO

- People Do More Research On The Cost And Quality Of A Car, Than Who Is Performing Their Medical Care
 - Historically, it has been impossible to find out the cost of a surgery/procedure beforehand
 - This is by design/non-transparency
 - PPO = % off "billed"
 - PPO's get a share of the discount; like a "kickback"
 - PPO's mask health care value decisions (confusing)
- Affect On You
 - No access to quality measures
 - No access to the true cost
 - Which means no idea of the VALUE of what you are getting

<https://vimeo.com/41024892>

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NOW SPEAKING: JAY KEMPTON

OUR PLAN INCLUDES
FREE MARKET OPTIONS!

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EXAMPLES OF THE FREE MARKET IN HEALTHCARE

- LASIK, Cosmetic Procedures, Bariatric Weight Loss Surgery
- These Providers Compete With Pricing, Quality, AND Innovation
- Generally Not Covered By Insurance Plans; Consumers Demand Transparency
- = BETTER CARE, LOWER COST

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THE FREE MARKET AT WORK

- How The Premier Provider Program Came About
 - Medical tourism... But why leave the country?
 - One of **YOU** told us about Surgery Center of Oklahoma!
 - They have had transparent pricing since 1996
 - We are simply accessing the transparent cash price
- Domestic Medical Tourism - IT'S A WIN-WIN-WIN
- Advantage Premier Providers Was Born


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ADVANTAGE PREMIER PROVIDERS

- SURGERY CENTER OF OKLAHOMA OKLAHOMA CITY, OK
- MCBRIDE ORTHOPEDIC HOSPITAL OKLAHOMA CITY, OK
- PINE CREEK MEDICAL CENTER DALLAS, TX
- OKLAHOMA HEART HOSPITAL OKLAHOMA CITY, OK

COMING SOON:

- OKLAHOMA SURGICAL HOSPITAL TULSA, OK
- CANCER SPECIALISTS OF OKLAHOMA OKLAHOMA CITY, OK




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ADVANTAGE PREMIER PROVIDERS

Procedure	Provider/Provider	Billed Amount by (Other Provider)	Assess. Price (AHP)
Urology Urology	\$7,199.00	\$11,365.00	\$14,914.00
Urology Urology	\$7,150.00	\$11,365.00	\$14,914.00
Plastic Surgery Plastic Surgery	\$5,799.00	\$18,007.00	\$7,499.00
Plastic Surgery/Multiple Joint Knee Replacements	\$26,071.31	\$205,444.44	\$154,081.11
Urology Urology	\$66,096.07	\$102,627.30	\$163,429.60
Totals	\$92,347.07	\$443,807.34	\$347,980.85
The Savings to the Plan if AHP is Used	\$250,633.87		

*For illustrative purposes only



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NOW SPEAKING: DR. KEITH SMITH

TRANSPARENCY IS POSSIBLE
AND IT WORKS...

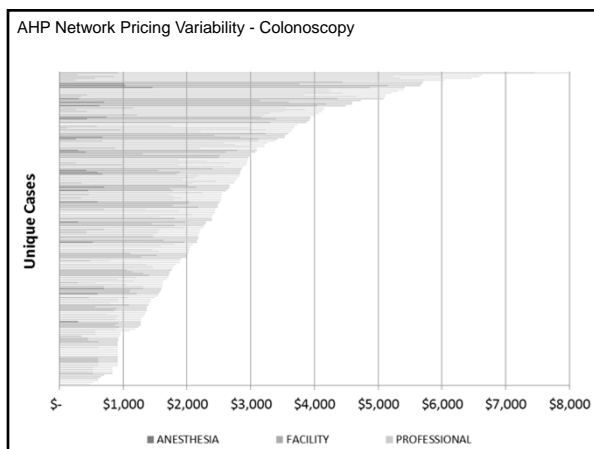
A PHYSICIAN'S PERSPECTIVE

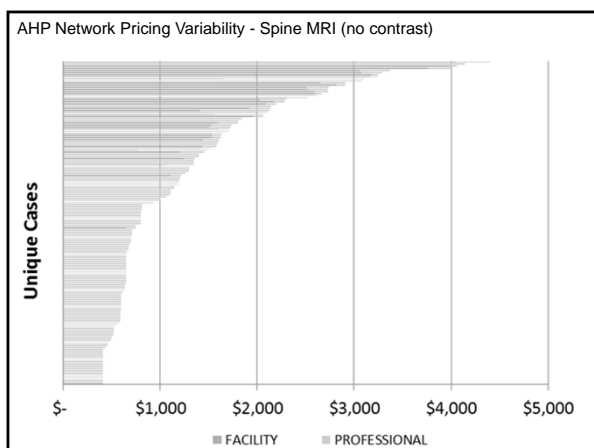
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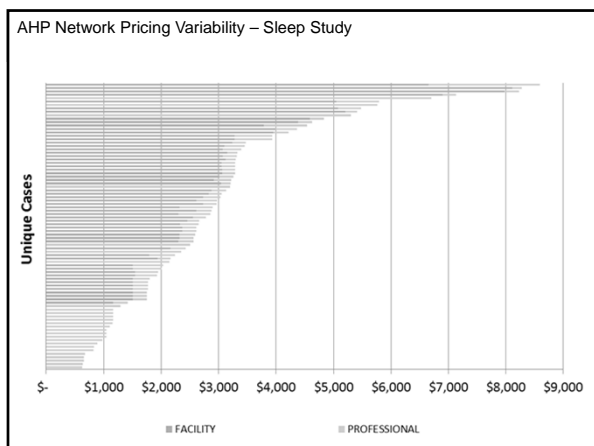
HEALTHCARE BLUE BOOK

- Website with:
 - Provider pricing information that is color coded
 - Quality data provided by: Leapfrog, CMS and Healthgrades
 - Patient reviews provided by: **Angies list**
- Green providers represent the best value
- Red providers represent the least value

ADVANTAGE
Go for Green







EXAMPLE OF ARTHROSCOPIC KNEE SURGERY

Surgery Performed in an Ambulatory Surgery Center

Physician Services
 Service: Knee Arthroscopy - Arthroscopic treatment of the knee.
 Fee: \$1,070
 Details: Physician fee for procedure and routine postoperative care.
 Fee: \$1,800
 Total Fee: \$2,870

Ambulatory Surgery Center (ASC) Services

Service: Knee Arthroscopy - Arthroscopic treatment of the knee.
 Fee: \$2,230
 Details: Price is for an outpatient procedure. Overnight stay is not included.
 Fee: \$4,300
 Total Fee: \$6,530

Anesthesia Services

Service: Knee Arthroscopy - Arthroscopic treatment of the knee.
 Fee: \$275
 Details: Price is for an average surgery time of 1 hour. Prices may go up or down based upon the actual surgical time required.
 Fee: \$455
 Total Fee: \$730

Total Fair Price if Treated in an Ambulatory Surgery Center: \$6,500

In-network benefits Summary

Annual Deductible	Individual \$2,000 Family \$4,000
Co-insurance	20% (after deductibles)
Out-of-Pocket (OOP) Maximum	Individual \$4,000 Family \$8,000
Preventive adult exams, immunizations, well-child exams	\$25 co-pay (deductible waived)
Mammograms	Covered 100% (deductible waived)
Specialist Visit	\$50 co-pay (deductible waived)
Rx Retail	\$15 copay generics / \$35 copay on-formulary brands / \$50 off-formulary brands

Programs and Benefits

Can't find what you are looking for? Call the experts at your Advocacy Service to find a provider in your area, resolve claims or billing issues, get answers to questions about your benefits and much more. Call 1-866-XXX-XXXX.

Not sure if you need to see a doctor or need guidance on how to care for a sick child? Call the NurseLine anytime, 24 hours a day, seven days a week at 1-800-XXX-XXXX.

Incentives Drive Engagement

Colonoscopy (no biopsy) - Endoscopic evaluation of the colon.

Service: Colonoscopy (no biopsy) - Endoscopic evaluation of the colon.
 Fee Details: Price is for an outpatient procedure. Overnight stay is not included.
 Fee: \$585
 Total Fair Price: \$1,300

Rewards Program

Use the Healthcare Blue Book to find high value providers. You can earn rewards when you get your care from providers that offer both high quality care and fair prices. Remember to check prices with providers before you get care.

Reward:	\$100
Service:	Colonoscopy (no biopsy)
Fair Price:	\$1,300

Your company's in-network providers:

Facilities	Professionals	Price
Ambulatory Surgery Center G	Click Here	■
Ambulatory Surgery Center I	Click Here	■
Independent Imaging / Diagnostic Center I	Click Here	■
Hospital / Hospital Outpatient U	Click Here	■
Hospital / Hospital Outpatient V	Click Here	■

Mammograms Covered 100% (deductible waived)
 Specialist Visit \$50 co-pay (deductible waived)
 Rx Retail \$15 copay generics / \$35 copay on-formulary brands / \$50 off-formulary brands

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Get in shape today! Your employer has reduced YMCA membership fees for full-time employees. Discounts apply to both new and existing members. Contact human resources for more information, 1-800-XXX-XXXX, or email hr@PlaceHolder.com.

Remember that your HSA, FSA or flexible spending account can be used to pay for services not covered by your health plan.

Quality Information can be Integrated Into the Solution

Healthcare Blue Book does not create our own quality data. Our goal is to either reinforce quality information that employers are already using or supply them with independent industry standard quality information from sources such as Leapfrog, CMS and Healthgrades.



Procedure: Colonoscopy (no biopsy)
 Facility: Ambulatory Surgery Center G
 Payer:

Physicians performing this procedure at this facility:

Name	Practice	Address	City	State	Zip	Phone	Specialty	Quality Info.
Emery Hosley, MD	St Francis Gastroenterology	2020 West Washington	Indianapolis	IN	46222	317.000.000	Gastroenterology	☆☆☆
Lashell Brogdon, MD	Summit Gastroenterology Partners LLC	111 West 38th Street	Indianapolis	IN	46208	317.000.000	Gastroenterology	☆☆☆
Luzma Angeles, MD	University Gastroenterology	105 East Ohio Street	Indianapolis	IN	46204	317.000.000	Gastroenterology	☆☆☆
Shana Broome, MD	University Gastroenterology	105 East Ohio Street	Indianapolis	IN	46204	317.000.000	Gastroenterology	☆☆☆
Sharilyn Youngren, MD	Summit Gastroenterology Partners LLC	111 West 38th Street	Indianapolis	IN	46208	317.000.000	Gastroenterology	☆☆☆

Close

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IT CAN BE DONE - LET'S LEARN BY EXAMPLE

- A.B. Bayouth, Former Trustee– Exchange Bank, Skiatook, OK
 - Communicating an Ownership Mentality
- Jay Kempton– The success of Payne County Bank, Perkins, OK
 - Lynn Kinder, Trustee
 - Promoting a Wellness Culture Within Your Bank

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HERE'S WHAT I'M ASKING YOU TO DO...

1. Talk to OUR employees about being owners of OUR Plan
2. Help them understand what Self-Funding is about
3. Create a "Go for Green" strategic plan with your employees
4. Encourage the use of Premier Providers, GREEN doctors on Healthcare Blue Book, LabCard, OneCall
5. Explore adding a Wellness Program

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HEALTH PLANS TRUST

Thank you for attending
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ADVANTAGE
PREMIER PROVIDER

ADVANTAGE
Go for Green

ADVANTAGE
Wellness Program
