



LEADING THE WAY

## National Health Options - Media FAQ's

### What is National Health Options (NHO) and who does it serve?

National Health Options is the nation's first membership-based, healthcare assistance program designed to offer a comprehensive, retail solution offering multiple options for accessing high quality, affordable healthcare products and services. NHO is the first healthcare assistance program designed to offer an affordable, accessible, and comprehensive solution for Americans, employers, groups and associations -- including an estimated 47 million people who are underinsured or unemployed.

### How does NHO work?

National Health Options (NHO) is a platform of discount and insured medical products and services that was created by health care and human resource executives to provide groups, associations, brokers, employers, and individuals with one-stop access to programs ranging from a free national prescription discount card up to an insured short-term medical program. The NHO platform also includes three different discount medical products and four different guaranteed-issue limited liability products. Excluding the short-term medical, there are eight different products with costs ranging from free up to \$600+ per month for family coverage.

Individuals can enroll online or over the phone, print out materials and begin accessing their discounts and benefits right away. Individual consumers are provided with access to a free healthcare advocate who can help them locate providers, schedule appointments and determine their costs for care or pharmaceuticals in advance of treatment.

Employers and groups can private label and customize offering and then receive assistance promoting programs to their employees and members. Employees and members receive the same high level of customer service and support as individual consumers.

### Does NHO replace traditional health insurance?

While NHO is not intended as a long term replacement for traditional health insurance, it can act as a stop gap for many who are between jobs or are waiting for traditional benefits to become available. NHO is an excellent supplement for those who do not qualify for or have been declined coverage, or for those whose benefit plans are not rich enough or have large deductibles and coinsurance. NHO can provide access to quality healthcare and wellness programs to individuals and families who might otherwise not have been able to afford or qualify for coverage.

### Can a consumer sign up for NHO while having other health programs?

Yes. NHO is an excellent supplement for those who do not qualify for or have been declined coverage, or for those whose benefit plans are not rich enough or have large deductibles and coinsurance. NHO is a healthcare assistance program designed to provide the consumer with options to purchase customized programs at affordable prices.

### Why is NHO different from other health coverage options?

Unlike competitors that merely offer discounts, NHO includes genuinely valuable services, like telemedicine and access to a healthcare advocate, and bundles them into single programs. These programs are then offered in a unique platform which provides high quality (rather than just purely discounted) healthcare services that focus on improving individuals' health and welfare.



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At NHO we sincerely care about the health and quality of life of uninsured and underinsured families. We understand that many families work hard to make ends meet and that traditional medical plans are often overpriced with burdensome coinsurance and deductibles.

### What type of products or services does NHO offer and what are the costs?

	PRODUCT	FREE RX CARD	DISCOUNT MEDICAL			LIMITED LIABILITY				SHORT TERM MEDICAL
			DENTAL & VISION	MULTICARE	TOTALCARE	BASIC 500	PLUS 750	CHOICE 1000	MAX 1500	
Retail Price	Single	Free	\$ 7.95	\$ 9.95	\$ 19.95	\$ 79.95	\$ 149.50	\$199.50	\$ 259.50	Rates vary based on customized deductible and co-insurance.
	Plus 1	Free	\$ 12.95	\$ 14.95	\$ 26.95	\$ 173.29	\$ 299.50	\$399.50	\$ 561.84	
	Family	Free	\$ 15.95	\$ 16.95	\$ 29.95	\$ 227.65	\$ 399.50	\$499.50	\$ 699.50	
	Monthly Admin	n/a	n/a	n/a	n/a	\$ 16.50	\$ 16.50	\$ 16.50	\$ 16.50	
	Enrollment Fee	n/a	n/a	n/a	n/a	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	
Product Summary	Physician Visits				X	\$500 per day guaranteed issued limited liability product	\$750 per day guaranteed issued limited liability product	\$1000 per day guaranteed issued limited liability product	\$1500 per day guaranteed issued limited liability product	Broad list of services. Options for 6 to 12 months of coverage. Provides alternative to COBRA.
	Medical Information				X					
	Dental Care		X	X	X					
	Prescriptions		X	X	X					
	Vision Care		X	X	X					
	Chiropractic			X	X					
	24 Nurse-line			X	X					
	Teladoc			\$38 Co-Pay	\$38 Co-Pay					
	Lab and Imaging Services			X	X					
	Hearing Care			X	X					
	Diabetes Mgmt Supplies			X	X					
	Other Medical Supplies			X	X					
	Health Care Mediation			X	X					
Weight Management			X	X						



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### **What types of health care providers are in the NHO network?**

Examples in excess of:

525,000 Doctors  
65,000 Dentists  
58,000 Pharmacies  
5,000 Labs

34,000 Vision Care Providers  
20,000 Alternative Medicine Providers  
1,700 Hearing Aid Centers  
1,800 Diagnostic Facilities

### **Will individuals be turned down for pre-existing conditions?**

No. You will not be turned down due to pre-existing conditions; nobody is excluded. For some insured programs there may be limited exclusions or waiting periods relative to pre-existing conditions, but you will not be denied coverage. Please check individual programs for details or call our healthcare advisors for assistance.

### **Is US citizenship required for NHO programs?**

No. You do not need to be a US citizen to qualify for NHO programs; nobody is excluded.

### **Does NHO cover prescription benefits?**

Yes. NHO offers a standalone discounted pharmacy card with thousands of brand name and generic drugs at significant discounts.

### **Does NHO offer telemedicine programs?**

Yes. NHO offers a leading model allowing National Health Options members to access board certified physicians 24/7/365 with a response time of under 30 minutes from the time the a consumer contacts our program. This program works for the whole family and includes pediatric consults down to newborns.

### **Does NHO offer medical travel programs?**

Yes. NHO offers a comprehensive medical travel program to high quality surgical centers of excellence at significantly lower prices -- an opportunity for greater choice and cost-efficient health care without compromising on quality. Services include end-to-end coordination of high quality, lower cost procedures -- both domestically and abroad -- that help reduce costs across-the-board for consumers, employers, and insurers. NHOs medical travel program provides access to quality accredited hospitals and qualified physicians, and delivers savings of 30-80 percent on surgical case fees, bringing affordable coverage to individuals, small and large businesses alike.

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