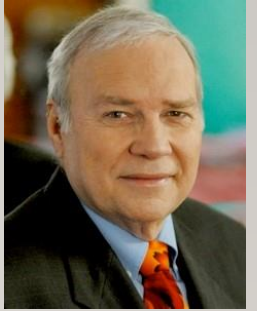


**TBT is the Association that sponsors Patient Doctor Medical Plan**



**Patient Doctor Medical Plan**

# **Building A Medical Plan For Patients and Doctors**



Don McCormick

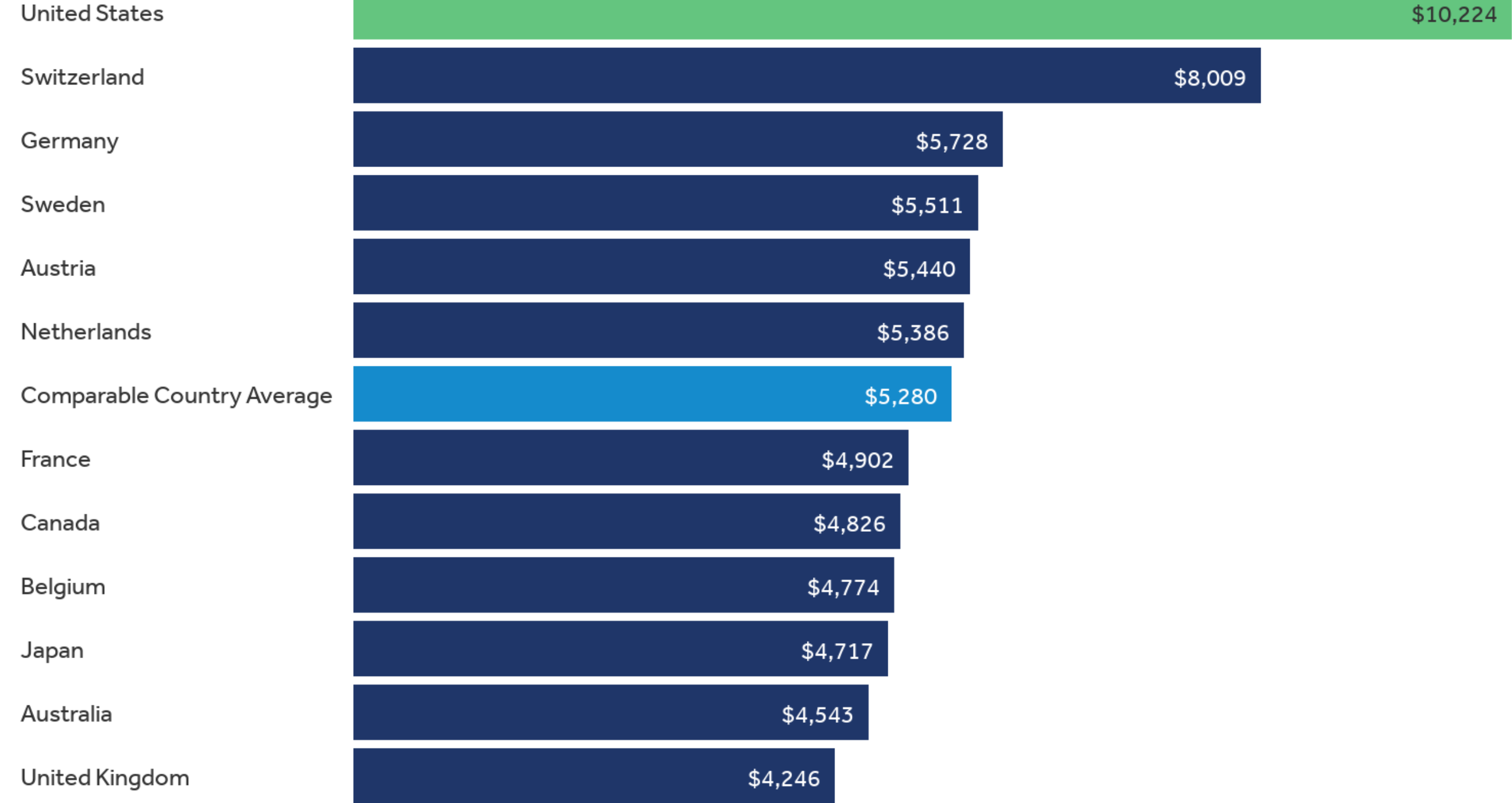
# Health Care System Performance Rankings



|                           | AUS      | CAN       | FRA      | GER      | NETH     | NZ       | NOR      | SWE      | SWIZ     | UK       | US        |
|---------------------------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>OVERALL RANKING</b>    | <b>3</b> | <b>10</b> | <b>8</b> | <b>5</b> | <b>2</b> | <b>6</b> | <b>1</b> | <b>7</b> | <b>9</b> | <b>4</b> | <b>11</b> |
| Access to Care            | 8        | 9         | 7        | 3        | 1        | 5        | 2        | 6        | 10       | 4        | 11        |
| Care Process              | 6        | 4         | 10       | 9        | 3        | 1        | 8        | 11       | 7        | 5        | 2         |
| Administrative Efficiency | 2        | 7         | 6        | 9        | 8        | 3        | 1        | 5        | 10       | 4        | 11        |
| Equity                    | 1        | 10        | 7        | 2        | 5        | 9        | 8        | 6        | 3        | 4        | 11        |
| Health Care Outcomes      | 1        | 10        | 6        | 7        | 4        | 8        | 2        | 5        | 3        | 9        | 11        |

Data: Commonwealth Fund analysis.

Source: Eric C. Schneider et al., *Mirror, Mirror 2021 — Reflecting Poorly: Health Care in the U.S. Compared to Other High-Income Countries* (Commonwealth Fund, Aug. 2021). <https://doi.org/10.26099/01DV-H208>



Notes: U.S. value obtained from National Health Expenditure data. Health consumption does not include investments in structures, equipment,

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# DEATHS CAUSED BY MEDICAL INTERVENTIONS

|   |  |         |
|---|--|---------|
| Ⓜ | Adverse Drug Reactions                                   | 106,000 |
| 👉 | Medical Error  | 98,000  |
| ☐ | Bedsore  | 115,000 |
| ☐ | Infection  | 88,000  |
| ☐ | Malnutrition   | 108,800 |
| ☐ | Outpatients  | 199,000 |
| ☐ | Unnecessary Procedures                                   | 37,136  |
| ☐ | Surgery Related  | 32,000  |
| ☐ | Total  | 783,936 |
| ☐ | Source: "Death By Medicine" study published and reviewed |         |

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# LIFE'S ALTERNATIVE TO DEATH AND TO BAD HEALTH CARE



**Make an Alliance with  
your Friends and  
Neighbors**



**All of you create a Patient  
Doctor Medical Plan**



**Agree on Prices and  
Payments with chosen  
Medical Advisors**



**Separate the money  
motive from the care**



**Learn the causes and  
cures for sicknesses,  
accidents, and bad  
financing**



**Put the insurance  
companies and the  
government in the back  
seat and take them where  
we need to be.**



START A CONVERSATION  
WITH SOMEONE WHO  
MAY SHARE YOUR  
PASSION FOR FOR  
HEALTH AND HAPPINESS

CREATE A PATIENT  
DOCTOR MEDICAL  
PLAN IN LESS THAN 3  
MONTHS

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## WHO ARE WE?

A NON-PROFIT ASSOCIATION OF PATIENTS AND DOCTORS

A DISCOUNT MEDICAL PLAN ORGANIZATION

A HEALTH PLAN ADMINISTRATOR

A GENERAL AGENCY

AN APPROVED ASSOCIATION EMPOWERED TO BUY GROUP INSURANCE

A MEDICAL SERVICES ORGANIZATION REPRESENTING MEDICAL PRACTICES

A DEVELOPER OF LOCAL CHAPTERS OF PATIENT DOCTOR MEDICAL PLANS

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## WHAT CAN WE DO?



CREATE A PATIENT  
OWNED UNIVERSAL  
HEALTH CARE SYSTEM



GET HEALTH CARE  
THAT PATIENTS WANT  
AND NEED



REDUCE TO COST OF  
CARE BY 30% TO 50%  
OF U.S. MARKET PRICES



ELIMINATE  
DEDUCTIBLES AND  
COINSURANCE

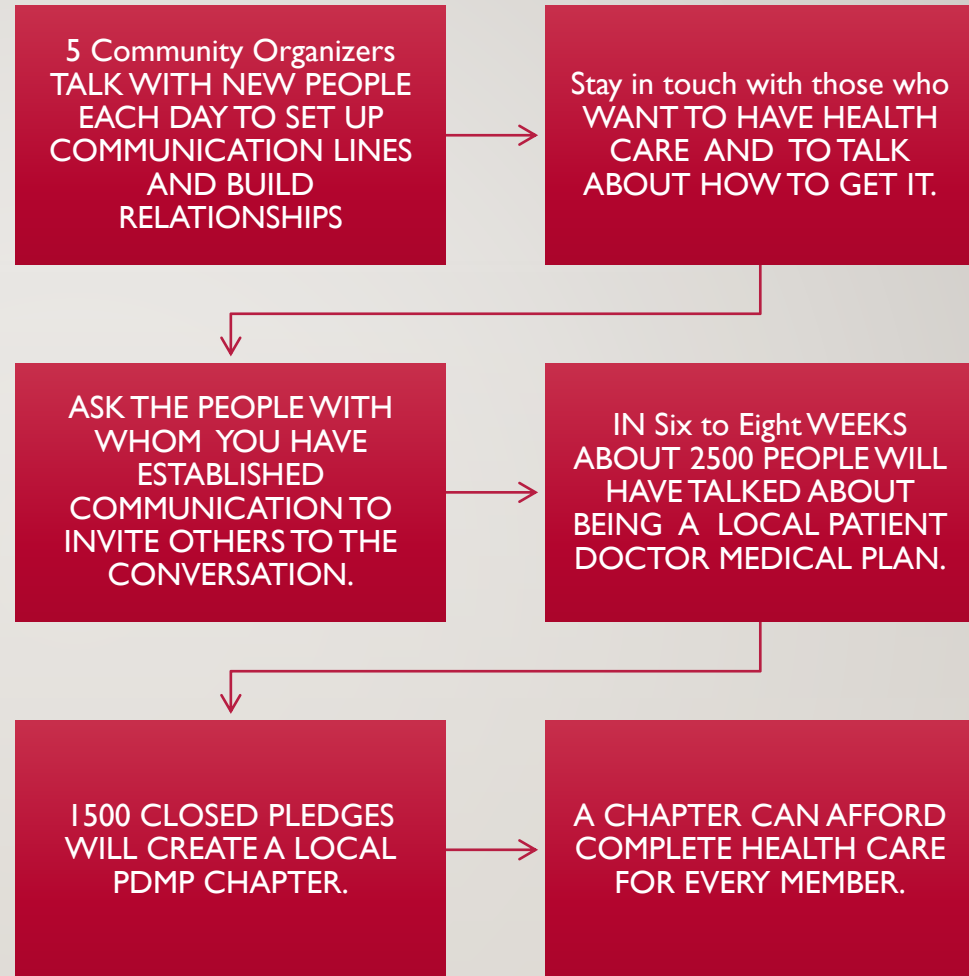


HELP PATIENTS DEAL  
WITH ACCESS TO AND  
PRICING OF HEALTH  
CARE



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# HOW TO CREATE A LOCAL CHAPTER OF PDMP?





NO LEGAL OR  
ADMINISTRATIVE BARRIERS



NO LACK OF AVAILABLE  
MEDICAL CARE PROVIDERS



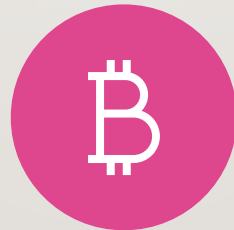
NO REASON TO NOT  
ACCEPT INSURANCE PLANS



BUT THE LOCAL CHAPTER  
OF PDMP MUST BE  
DEFINED  
GEOGRAPHICALLY



EVERY MEMBER MUST BE  
ABLE TO PAY THEIR DUES  
AND FEES



COST IS MUCH LESS THAN  
PEOPLE ARE NOW PAYING  
FOR PREMIUMS AND OUT-  
OF-POCKET EXPENSES

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## WHAT ARE THE BARRIERS?

If a project is in State or Federally designated **Low-Income Area**, there are grants, tax credits and tax abatements programs available to make it possible for physicians and patients to own and control and improve care.

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## WHAT NOW?



COMPLETE THE SURVEY FORM



INVITE 2 PEOPLE FOR THE NEXT MEETING OR CONVERSATION



GET READY TO CHANGE HEALTH CARE IN AMERICA



LEARN EVERYTHING YOU CAN ABOUT MEDICAL CARE, BENEFITS, AND PDMP

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# STANDARD BENEFITS IN PDMP

PRIMARY MEDICAL CARE WITH ASSISTANCE OF A PERSONAL PATIENT ADVOCATE

LAB SERVICES

DIAGNOSTIC IMAGING (XRAY, CT, MRI, PET, ULTRASOUND, MAMO)

SPECIALISTS SERVICES ( CARD.,GASTRO., POD., PUL.,OPH., SURG.G.,SURG.O., URO. )

TELADOC (TELEMEDICINE 7/24/365)

HEALTH CLUB

ASSOCIATION GROUP INDEMNITY INSURANCE ( 0-50,000)

ASSOCIATION CATASTROPHIC GROUP STOP LOSS (50,000 TO 5,000,000)

ROADSIDE ASSISTANCE

DISCOUNTS ON DENTAL, VISION, PRESCRIPTION DRUGS AND SPECIALTY PROVIDERS

# MARKET COST COMPARISONS WITH PDMP

|   | Public Plan    | Private Plans  |                | No Plan*       | PDMP Plan      |
|---|----------------|----------------|----------------|----------------|----------------|
|   | Medicare       | High Opt       | Low Opt        | Uninsured      | Coop           |
| • Ave Cost of Care Per person in USA  | \$18,424       | \$5,462        | \$5,462        | \$5,462        | \$5,462        |
| • Ave Paid by Medicare and Medicaid   | \$12,528       |                |                |                |                |
| • Ave Paid by Private Plan  | \$2,211        | \$4,643        | \$2,731        | \$0            | \$4,916        |
| • Ave Patient Out of Pocket   | \$3,685        | \$819          | \$2,731        | \$5,462        | \$546          |
| • Ave Cost of Private Plans   | \$2,653        | \$5,339        | \$3,277        | \$0            | \$2,964        |
| • Cost of Private Plans plus Out-of-Pocket  | <b>\$6,338</b> | <b>\$6,158</b> | <b>\$6,008</b> | <b>\$5,462</b> | <b>\$3,510</b> |
| • PDMP Saves  | 45%            | 43%            | 42%            | 36%            |                |
| • * The <b>NO PLAN</b> may appear cheaper but when there are large medical bills because of accidents and serious illnesses it often results in <b>BANKRUPTCY</b> . |                |                |                |                |                |



## Plan Options (This is not Insurance)

### 1. Basic Membership in PDMP Includes:

**PDMP Provider Network**

**Doc Wellbee:** Dental discount plan

**Affordable Healthcare;** Vision, Hearing & Roadside Assistance

**Teladoc:** Telemedicine Services

**Affordable Healthcare:** Prescription discount plan

**Cost:** **Free for the first six months IF YOU DO THE SURVEY**

|                                       | <b>Adult</b> | <b>Child</b> |
|---------------------------------------|--------------|--------------|
| <b>Beginning 7<sup>th</sup> month</b> | <b>\$10</b>  | <b>\$0</b>   |

### 2. Concierge Plan: The Basic Membership with Patient Advocacy

**Lab Services from Clinical Pathology Laboratories or Quest**

**Primary Care at \$0 copay.**

**+Medical Imaging at \$0 copay.**

| <b>Cost:</b>   | <b>Adult</b>    | <b>Child</b>   |
|----------------|-----------------|----------------|
| <b>Monthly</b> | <b>\$115.00</b> | <b>\$80.00</b> |

### 3. Concierge Plus+Specialists Plan: Includes Plan 1 and Plan 2

**+Specialist Clinics at \$0 copay**

| <b>Cost:</b>   | <b>Adult</b>    | <b>Child</b>    |
|----------------|-----------------|-----------------|
| <b>Monthly</b> | <b>\$200.00</b> | <b>\$115.00</b> |

Association Group Insurance

**Pan American Life Summary of Indemnity Coverage**

|  |                                 |
|--|---------------------------------|
| Inpatient first 20 Days                      | \$2,000 each day                |
| Intensive care up to 10 Days                 | \$4,000 each day                |
| Substance Abuse up to 10 Days                | \$1,000 each day                |
| Mental Illness up to 20 Days                 | \$1,000 each day                |
| Skilled Nursing up to 17 days                | \$1,000 each day                |
| Inpatient Major Surgical Benefit             | \$3,000                         |
| Inpatient Anesthesia Benefit                 | \$750                           |
| Outpatient Surgical Benefit                  | \$1,500                         |
| Outpatient Anesthesia                        | \$375                           |
| Outpatient Surgical Facility up to 2 days    | \$500 each day                  |
| Outpatient Lab                               | \$25 for 3 days                 |
| Outpatient X-ray                             | \$70 for 2 days                 |
| Outpatient Advanced Studies                  | \$300 for 2 days                |
| Emergency Room Sickness                      | \$200 for 1 day                 |
| Medical Accident with \$100 deductible up to | \$2,500                         |
| Group Term Life                              | Member \$5,000                  |
|  | Spouse \$2,500                  |
|  | Children \$1,250                |
|  | Infant \$200                    |
| Accidental Death or Dismemberment            | \$10,000                        |
| Cancer                                       | \$25,000                        |
| <b>Cost:</b>                                 | <b>Monthly: \$96 per person</b> |

**(Maximum charge per family is \$288)**

## Partner's Re Stop Loss Coverage

|                 |                        |
|-----------------|------------------------|
| Deductible      | \$80,000 per year      |
| Coinsurance     | None                   |
| Maximum Benefit | \$5,000,000 per year   |
| <b>Cost:</b>    |                        |
| <b>Monthly</b>  | <b>\$42 per person</b> |

## Association Group Plans

The PPC benefits are used with Association Group Health Plans to lower cost and bring protection against unexpected high costs of hospital and surgical expenses. The hospital indemnity policy is written by Pan American Life and the catastrophic Stop Loss policy is written by Partner's Re. Both companies are A rated and nationwide. Neither policy has pre-existing conditions exclusions.

The retainer plans are \$0 copays for primary care and lab. Specialist's services are at discounted rates like those paid by Medicare or can be on a monthly retainer plan at specific clinics with \$0 copay.

The Stop Loss Policy from Partner's Re has a 10% Coinsurance.

## Cost of PDMP Membership and Group Insurance

| Cost:     | Member | Member & Spouse | Member & Children | Family   |
|-----------|--------|-----------------|-------------------|----------|
| Monthly   | \$ 414 | \$ 828          | \$ 800            | \$ 1,365 |
| Bi-Weekly | \$ 192 | \$ 384          | \$ 370            | \$ 630   |
| Weekly    | \$ 96  | \$ 192          | \$ 185            | \$ 315   |

Includes PDMP Membership Plan 3 and Group Indemnity and Stop Loss Insurance and Payroll Services

**\* Administered by TBT Association, Group Indemnity by Pan American and Stop Loss by Partner's Re**

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**Become**

Become a Founding Member now for free.

**Bring**

Bring your Family, Friends and Neighbors to the meetings.

**Have**

Have your own health care plan at half the cost.



# TBT “SHARED INCOME FUND” FOR INVESTMENT IN A “BASIC UNIT” OF A COMPLETE HEALTH CARE SYSTEM IN A LOW-INCOME AREA

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- A primary care medical practice served by two physicians and medical assistants with a patient population of 1,500 lives,(600 families) and supported by a Multi-specialty Medical Group.
- Investment in the “Shared Income Fund” is 1500 units at \$2,133 per unit. Medical group buys 100 Units for \$213,300 and patients buy 1,400 for \$2,986,200 for a total of \$3,200,000. Each investor gets 4% interest payment each quarter to two named beneficiaries for the lives of those people.
- TBT Fund then invests \$3,200,000 into the Primary Care Practice Operations and Facility Construction and Equipment and in the purchase of New Market Tax Credits. The tax credits are then passed to the medical practice and the patient investors as well as the deduction for their Contributions of cash to the “Shared Income Fund.”
- The outside lender loans \$2,133 per unit to the medical practice and to patient participants and has as collateral their 84-month notes at 7% interest plus the building and equipment owned by TBT and the receivable owned by the medical group.
- The rent paid by the practice is the profit paid to the beneficiaries of the investors. The tax deductions and tax credits offset the cost of a unit by more than 60%.
- Having the Physicians and the patients as stakeholders in this “basic unit” is the proper incentive for a long-lasting viable program. The money they invest is available to them from the saving they get from the reductions in health care premium and from greater medical care compensation.



Cost Comparison Qualified Plans in Splendor

for a couple ages 45 and 44 and a 15 Year Old Daughter

|  | Deductible | Plan Name         | Monthly Cost | PDMP Savings | Per Year Saving | Per Month |
|--|------------|-------------------|--------------|--------------|-----------------|-----------|
|  | \$0        | Blue Cross Gold   | \$1,781      | \$826        | \$9,912         | \$826     |
|  | \$750      | Blue Cross+ Gold  | \$1,625      | \$670        | \$8,040         | \$670     |
|  | \$750      | Blue Cross Advan. | \$1,394      | \$439        | \$5,268         | \$439     |
|  | \$0        | Oscar             | \$1,057      | \$102        | \$1,224         | \$102     |
|  | \$0        | PDMP              | \$ 955.00    |              |                 |           |

PDMP, The Cooperative, wins in each comparison

New Medical Center owned by the 501c3 and paid for by investment in "Shared Income Fund"

| Member/Owner    | Units | Cost     | Monthly Note | Tax Credit | Profit Pd | Tax Deduct | Net   |
|-----------------|-------|----------|--------------|------------|-----------|------------|-------|
| Family of Three | 3     | \$6,399  | \$94         | \$30       | \$27      | \$8        | \$30  |
| Physician       | 25    | \$53,325 | \$800        | \$250      | \$225     | \$100      | \$225 |

Savings in every available health plan is greater than the net cost of the shares

of the "Shared Income Fund" which pays for the Clinic and Services

# Membership Process for Creating the Local Health Plan

Step 1 Complete the Survey and accept the free membership benefits.

Step 2 Determine your medical care wants and needs with the help of a Patient Advocate.

Step 3 Join and contribute to “TBT Shared Income Fund” and name your two beneficiaries  
(One unit for each adult member in the household).

Step 4 Pay for your contribution with a promissory note that is payable over 84 months.

Step 5 Select your health plan based on your wants, needs as you and your advocate have determined.

Step 6 Invite two people from your area to be in the program with you and your family.

Step 7 The starting date of the plan is when there are 300 families who have completed steps 1-6 above.

