

Complete Health Care System For Splendora, Texas

(Minimum Size: 300 Households)

Goal: Healthcare based on the expressed wants and needs of the participating members of a local non-profit 501c 3 association that has a health care mission and authority to provide services that are required by the membership. Every household is represented in the membership and each medical care provider is also a member of the association.

Process::

Survey at least 1000 potential members in the selected community to determine their health care wants and needs.

Based on the surveys, **construct a System** that matches the wants and needs of the potential membership.

Interview each person who expressed an interest in the **System** and get their help in bringing like-minded people into the local association to fulfill the expressed wants and needs.

Have each person **join** the association to build the medical services cooperative together.

Have a health care coordinator meet with each member in their home to listen and create a health care assessment record that can be confidential and can be compiled to determine exactly the kind of medical care providers and facilities that will be needed to serve the enrolled members.

Enroll each person into a service plan that matches their exact medical needs based on their health risk assessments.

Enroll the needed medical care service providers that are required to fulfill the needs of each member.

The time frame for completion of the seven steps is **60 to 90 days**.

The cycle for the renewal of this cooperative is each quarter.

The expected grow rate is between 300 and 600 households a year.

That rate of grow would be consistent with other health care cooperatives that have been successful during the last 80 years in the United States both in their cost and quality of care.

Our experience in the last five years has been that this **System** is complete in that it includes everyone without any preexisting conditions, any copayments, or deductibles, and cost ½ as much as the current employer or government sponsored health insurance programs. There is a reward for filling out the **Survey** that is worth \$120 in the current market.

For each family that completes the Survey and sends it to TBT we will provide **Free Membership in Doc Wellbee for six months**. The benefits of their services are on the next Page.

**Reward for Completing
the Survey Questions
and returning them to TBT**

Six Months Free Membership in

Doc Wellbee, a nationwide

Discount Medical Services Organization,

which includes the following:

Dental, 40% to 60% discounts

Vision, 40% to 60% discounts

DME, 40% to 60% discounts

Pres. Drugs, 40% to 60% discounts

Road Service,

Towing & Assistance 7/24/365 (25 Miles)

Telemedicine, 7/24/365 (no copay)

Contact Information

TBT Cooperatives

P.O. Box 1838

Splendora, Texas 77372

tbt.org

**Reviews of program from
members of the Community:**

Review By Pastor Sterling Edwards

From First Baptist Church Splendora

“I think that this being specific for Splendora is a key point. That it involves healthcare for all Splendora residents is a good opportunity. The details on this flyer are clear and how it works is clear. If anyone is paying attention at all, I think they would see that this is being handed to them. I truly hope they see it.. I will keep reaching out to other Pastors.”



Special Offer Health Benefits

Patient Doctor Medical Plan

Primary and Specialty Care

Plus Group Insurance



Association Membership Benefits

Prescription Drug Discount Save from 15%-80% on prescription drugs at over 60,000 pharmacies. [Grab your reader's attention with a great quote from the document or use this space to emphasize a key point. To place this text box anywhere on the page, just drag it.]

Patient Advocacy PDMP will allow you peace of mind by providing Patient Advocacy through the TBT to properly guide you through the system by mediating and negotiating reduced medical bills and expenses on your behalf.

Indemnity and Stop Loss Insurance Provided to Association Members The Physician Medical Group that contracts with PDMP purchases a stop loss policy that covers 100% medical and hospital expenses excess of \$80,000 up to a maximum of \$5,000,000. PDMP members may elect to be covered under that policy. Also, an Association Group indemnity policy is included to cover hospital expenses, medical accident, accidental death, and life insurance from 0 to \$80,000. The details of the policy are in the approved brochures.

Concierge Primary Care PDMP will establish a monthly payment plan with your selected primary care provider and imaging clinic so that there are no added charges when you use their services.

Diagnostic Imaging (CT, MRI, PET, Ultra-Sound and X-rays) on a monthly payment plan with no added charges.

Specialist Retainer Services PDMP will establish a monthly payment plan with up to twelve specialties that the member may need to see on a frequent basis because of certain health conditions: Cardiology, Gastroenterology, Hospitalist, Neurology, Ophthalmology, Pediatrics, Podiatry, Pulmonology, General Surgery, Orthopedic Surgery, and Urology.

Dental, Vision, DME, Road Service, and Telemedicine PDMP participates in a nationwide Discount Medical Services Organization called Doc Wellbee in which prices for Dental, Vision, EME, and Lab are from 40% to 60% less and the Telemedicine services and Road Services are available 7/24/365 with no Co-payments or deductibles.

How Does Teladoc Work?

1 Set up Your Account 2 Talk with a Doctor 3 Resolve the issue 4 Settle up Smile 22 Minutes is average Call Back Time

Patient Advocacy helps to get the services you need from the providers and the insurers. It helps you get prescription drugs when you need them at the prices you can afford.

PDMP Multi-Specialty group has extended hour primary care clinics in addition to the wide range of specialties. Specialist consults for patients with the basic membership are at discounted prices and are in the offices of the Specialist. Plans 3, 4, 5 and 6 which are based on monthly direct retainer payment do not require and copayments at the time of visits.

Member Services 866-373-8510

Web Page: pdmpwebsite.org

Plans 1-3 Options (This is not Insurance)

1. Basic Membership in PDMP Includes:

Provider Network Doc Wellbee: Dental, Vision, DME, Road Service, Teladoc

Patient Advocacy: Appointments, Bill Handling, Referrals, Health Assessments, Help

Discounted FFS with Monthly Payment Options

	Time of Service	12 Monthly Payment
PCP in Office	\$80	\$7
PCP In Home	\$100	\$9
Specialist In Office	\$120	\$11

Cost: Primary Member Spouse or Partner Child
Monthly \$30 \$30 \$30

2. Concierge Plus: The Basic Membership (Plan1) Plus:

Lab from Quest

Primary Care Provider at \$0 copay.

Diagnostic Imaging from selected clinics at \$0 copay

Cost: Primary Member Spouse or Partner Child
Monthly \$115 \$115 \$95

3. Concierge Elite Plan: Plans 1 & 2 Plus

Multi-Specialty Group Coverage at \$0 copay

Cost: Primary Member Spouse or Partner Child
Monthly \$220 \$220 \$135

****All Plans are for a one-year terms. The rates reflect monthly retainer payments based on the annual Dues and Fees. Zero copay benefits are with designated participating providers only**

Association Group Insurance

4. Indemnity Coverage Cost: Monthly: \$96 per person (\$288 for 3 + Family Members)

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 Xray	\$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
Accidental Death or Dismemberment	\$10,000
Lump Sum Cancer Coverage Guaranteed up to	\$25,000
With a Benefit Face Amount of up to	\$50,000

5. Stop Loss Coverage Cost: Monthly: \$54 per person

Deductible	\$80,000 per year
Coinsurance	0%
Maximum Benefit	\$5,000,000 per year

6. PDMP Multi-Specialty Group, Includes Plans 1-5 above

	Employee	E & Spouse	E& Children	Family
Monthly	\$420	\$766	\$916	\$1,248
Employer Part	\$210	\$210	\$210	\$ 210
Employee Part	\$210	\$556	\$706	\$1,038
Employee 2 wks	\$ 97	\$257	\$326	\$ 480

Patient/Doctor Health Plans

Why It Should Be Done

1. A voluntary **Universal Medical Benefits** now.
2. An equal owner with each Patient and Doctor in your Community.
3. The Plan is the most comprehensive and it is ½ of the cost of the health care in the United States.
4. It is reinsured by A+ rated international insurance companies.
5. It gives the patients freedom to design the kind of skilled team of medical care providers that fit their healthcare wants and needs.
6. There is no financial "**Black Box**," no hidden prices or surprise services.
7. Providers agree in advance to be paid monthly based on published Medicare Fee schedules.
8. There is the **patient's personal phone directory of every doctor and medical facility he or she will need** to address his or her medical problem.
9. There are no middlemen.
10. The principles that support this are fostered by sharing responsibilities and resources and stem from the virtues of Love, Peace, Truth, Tolerance and Cooperation.
11. Help and Education are key components.
12. No "**Black Box**" hides what anyone does or says.
13. All costs are known and audited.
14. All benefits belong to the members and to no individual or group.
15. Last year health care in the USA cost each person an average of \$11,559.
16. Half that cost was waste and greed and did not go to either doctors or patients.
17. Cost is based on prices and frequency of use.
18. In practice, neither prices nor use are regulated which is why cost is double.
19. Voluntary regulation by agreement within your own association and community corrects this faulty economic practice.
20. Stop the insanity.
21. Be together, learn and care for each other.
22. Do the right things always.

**Where to send this survey
to claim your reward**

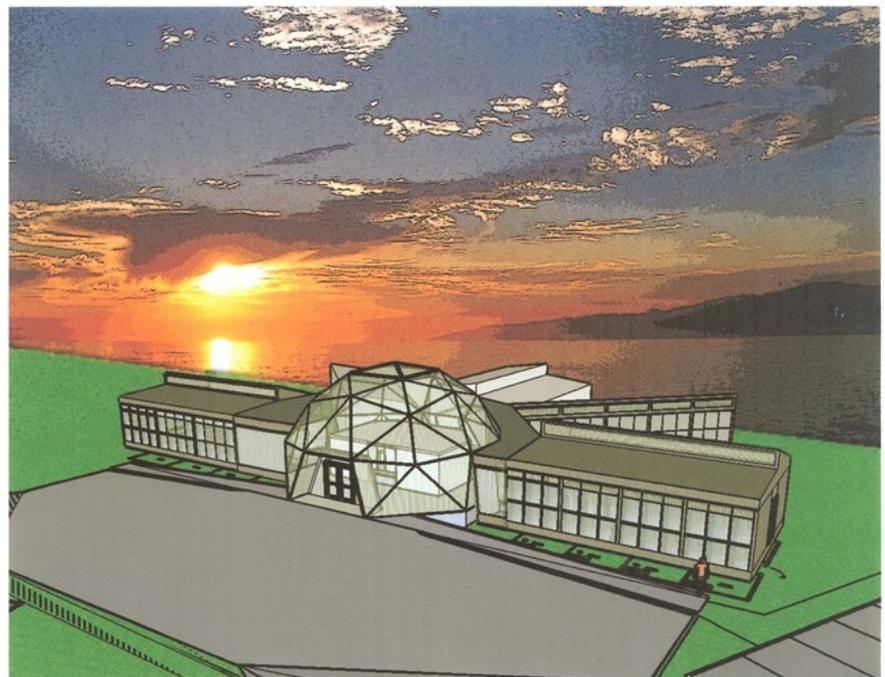
**Please Mail Your Survey to
Our Postal Address:**

TBT Health

P.O. Box 1838

Splendora, Texas 77372

**Our Offices and Homes are
in Splendora and we have
been here for 50 years**



Community Organizer

Don McCormick

832-599-8449

PLUG AND PLAY HEALTH CLINIC

o Floorplan for primary care clinic – 6,900 s.f.

