

# Executive Summary



Hooray Health takes a pioneering approach in providing affordable insurance for those with day-to-day illnesses and urgent healthcare needs by combining fixed indemnity and accident insurance policies. A key element of our plans include \$25 Copay\* access to Hooray Health's proprietary network of Retail Clinics and Urgent Care Centers.

Hooray Health serves the needs of associates who need to access health care but might not otherwise be able to afford it. As such we serve Traditional Employers, PEOs, Staffing firms, previously uninsured employees (Part-time and Full-time) high turnover groups and Associations. Hooray Health can also be offered as a noncoordinating supplement underneath a PPO or a High Deductible Health Plan for first-dollar coverage.

## WHAT'S UNIQUE?

**\$25 Copay at Retail Clinics and Urgent Care Centers. Period! NO Balance Bill!** - Hooray Health's proprietary, 48 state, 3,500+ location, network of Retail Clinics and Urgent Care Centers provide in-house treatment with no balance billing. Our Providers commonly offer extended and weekend hours where members can receive care for their acute illnesses or injuries promptly without an appointment.

**\$0 Consult Fee for Telemedicine** – Members receive unlimited telemedicine visits with board-certified physicians available 24/7.

**No Deductible Coverage for accidents** – See any provider for 100% accident coverage, up to the limits of the policy.

**Eligibility at Provider** – Hooray Health has a single ID Card that allows the provider to check eligibility and file a claim directly to the TPA for payment. Traditionally, fixed indemnity and accident policies have been reimbursement policies that would require the member to pay first, then submit a claim to the carrier for payment, creating further financial stress.

**Provider Flexibility** - Fixed payment for First Health Network or Out-of-Network Providers. The First Health Network offers discounts to over 695,000 providers in 50 states. Hooray Health Members can see the medical provider of their choice with a fixed payment, but there is the potential for a balance bill.

## CONTACT

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## CUTTING EDGE MOBILE APP

Hooray Health's Mobile App centralizes all the perks of being a Hooray Health Member.

- ✓ Access a \$0 cost telemedicine physician
- ✓ Find a Retail Clinic or Urgent Care Center for a \$25 Copay
- ✓ Find the lowest cost pharmacy by using our "Point of Prescription" geo mapping and price transparency tool
- ✓ And much more!

## BENEFIT OPTIONS AND VALUE\*\*

Hooray Health offers multiple benefit options ranging from a simple fixed indemnity with accident coverage up to benefit options with hospital indemnity. Generally prices range from \$60 to \$170/month/ee. Those interested can add MEC benefits on a self-funded basis. Another option is to use Hooray Health to compliment Major Medical as a supplemental gap or use it when an employee needs a more affordable option!

## SIMPLICITY

Simple quote process. Guarantee issue. Contributory or Non-Contributory rates. 1099 or W2 Employees. Commissions for brokers.

*\*Applies only when using the Hooray Health Provider Network*

*\*\*Hooray Health is not an ACA compliant plan unless MEC is offered.*