





70% of those filing
bankruptcy due to
medical bills had
insurance



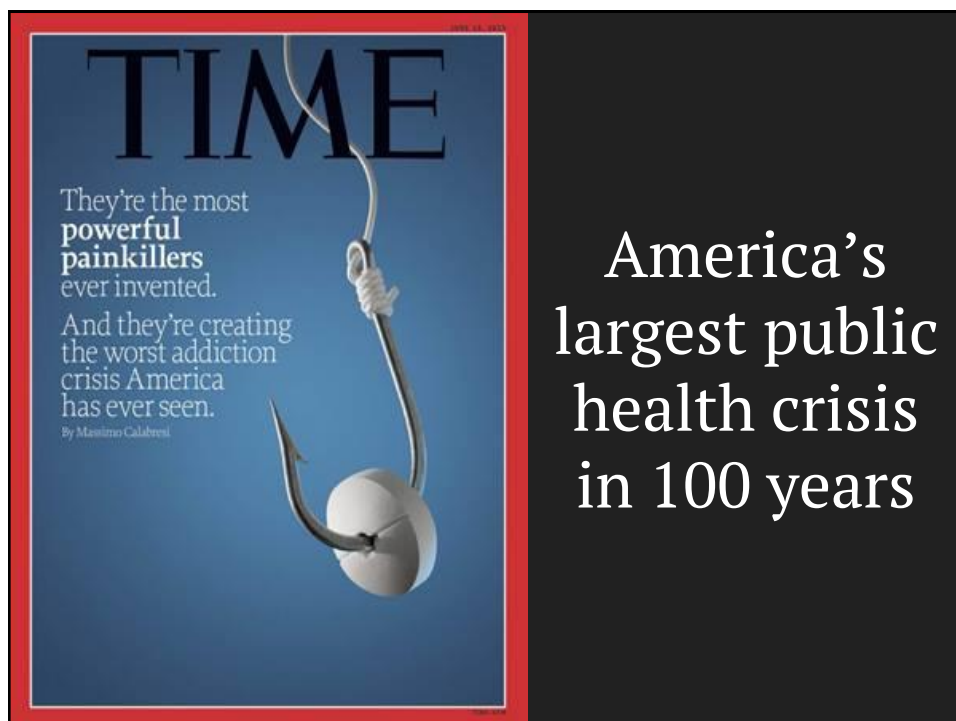


[PRODUCTS](#)[INCENTIVES](#)[SELLING TIPS](#)[CONTACT](#)



A person's hands are holding a giant Hershey's chocolate bar against a blue background. The bar is dark brown with white text. On the left side, it says "SINCE 1894". In the center, "HERSHEY'S" is written in large, bold, white capital letters. Below that, "GO BIG." is written in white capital letters. On the right side, it says "NET WT 5 LB (2.26 kg)".

How can we make fundraising even sweeter? With great promotions and exciting prizes, like the biggest bar of chocolate you've ever seen.



CATASTROPHIC MISALLOCATION OF RESOURCES



+37%
HEALTHCARE
SPENDING



- 50% LOCAL AID
- 31% PUBLIC HEALTH
- 22% MENTAL HEALTH
- 14% INFRASTRUCTURE, HOUSING & ECON. DEV.
- 13% LAW & PUBLIC SAFETY
- 12% EDUCATION
- 11% HUMAN SERVICES

HEALTHCARE SPENDING DEVASTATES SOCIAL DETERMINANTS OF HEALTH
(FY01 - FY14 - STATE OF MASSACHUSETTS)

Rise of the “Functionally Uninsured”



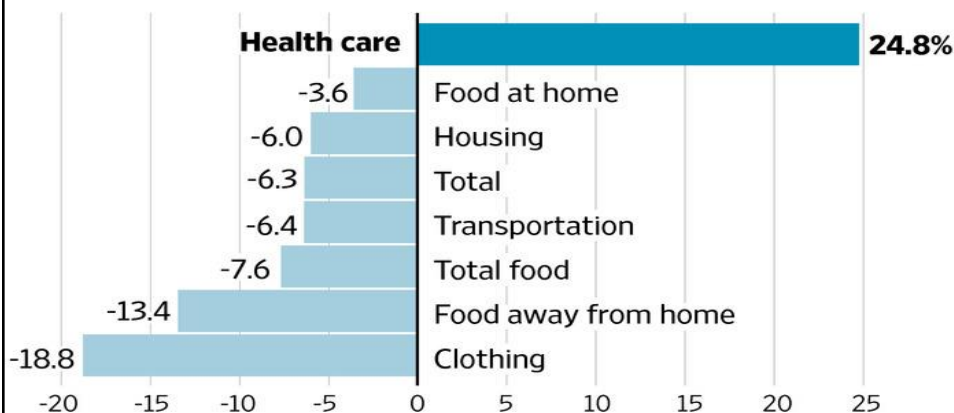
*20 years of wage
stagnation/decline caused by
healthcare
60% of workforce < \$20/hr;
Avg family of 4 premiums
>\$20k
>50% of households have <
\$1k savings
>50% of workforce has >\$1k
deductible*

*WSJ: “Healthcare costs means
they spend more time fishing
& elk hunting to avoid buying
meat at the supermarket.”*

A Bigger Bite

Middle-class families' spending on health care has increased 25% since 2007. Other basic needs, such as clothing and food, have decreased.

Percent change in middle-income households' spending on basic needs (2007 to 2014)



Sources: Brookings Institution analysis of Consumer Expenditure Survey, Labor Department

THE WALL STREET JOURNAL.

LARGEST GENERATION IN HISTORY (MILLENNIALS) SLATED TO SPEND > HALF OF LIFETIME EARNINGS ON HEALTHCARE

MEDICARE TAXES & PREMIUMS
DEDUCTIBLES & OUT-OF-POCKET EXPENSES
INSURANCE PREMIUMS

VISIBLE
PAYMENTS \$0.6M

+

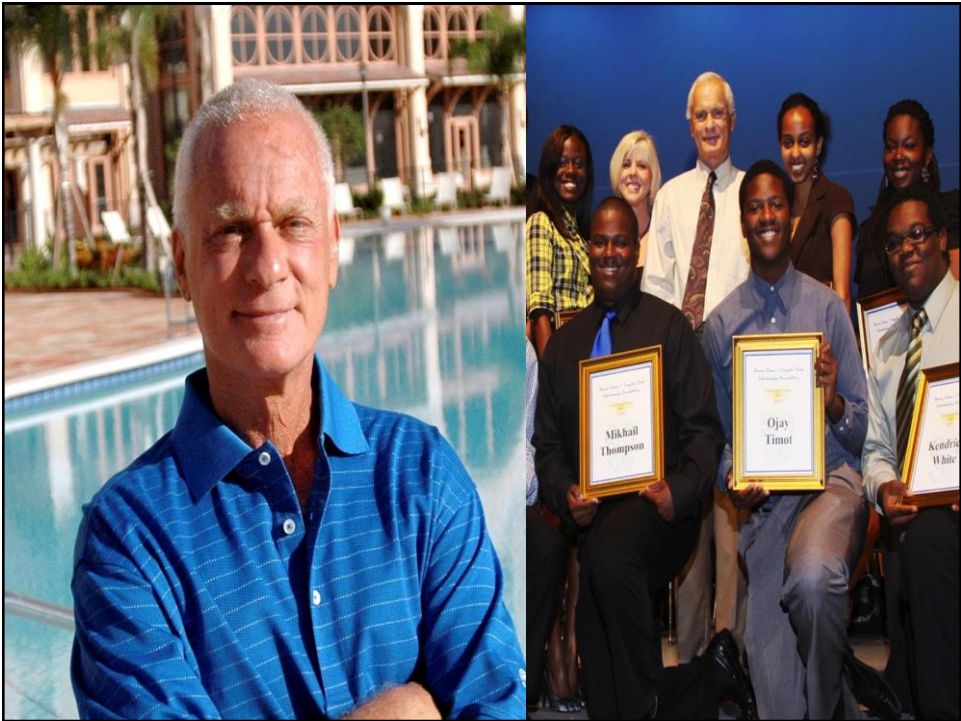
EMPLOYER PREMIUMS
EMPLOYER MEDICAID TAXES
FEDERAL & STATE TAXES

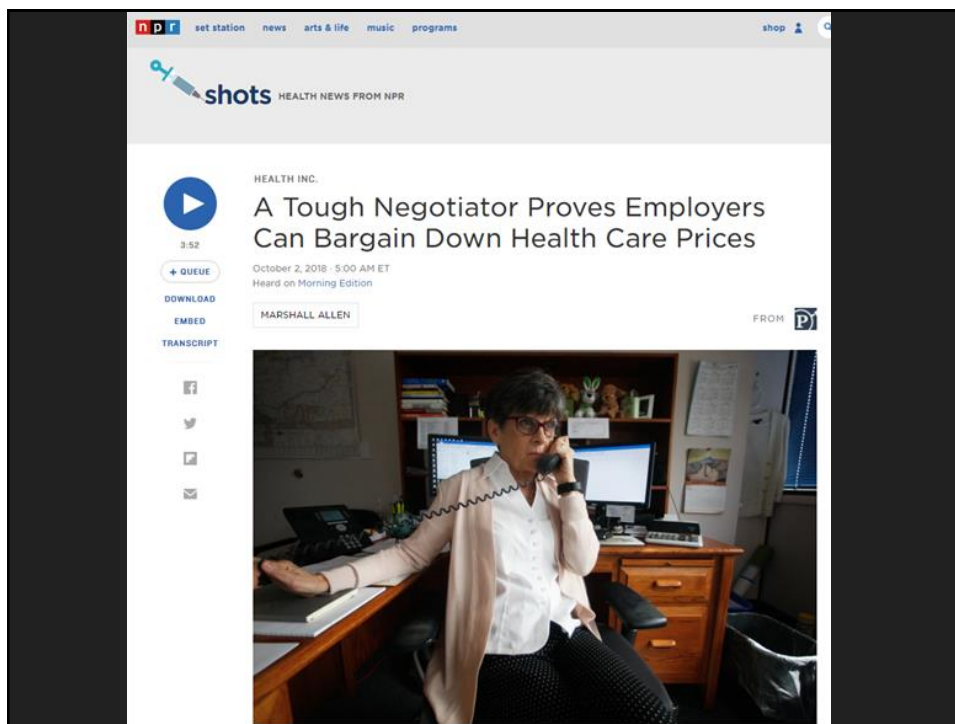
HIDDEN PAYMENTS \$1.3M

GRAND TOTAL
\$1.9M

TOTAL LIFETIME EARNINGS \$3.8M







BUILDING SUCCESSFUL, TAILORED PLANS IS GETTING EASIER

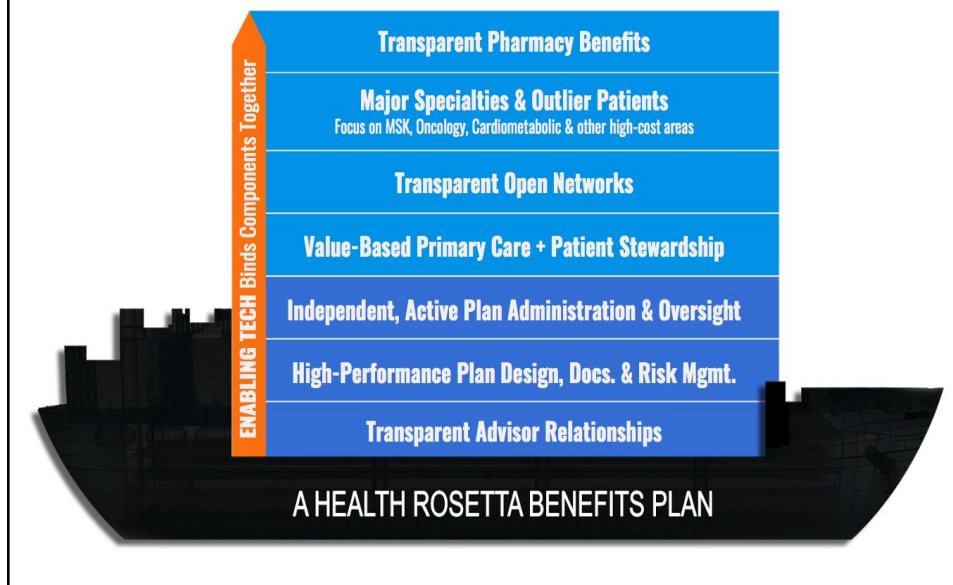


Supply-centric status quo plans



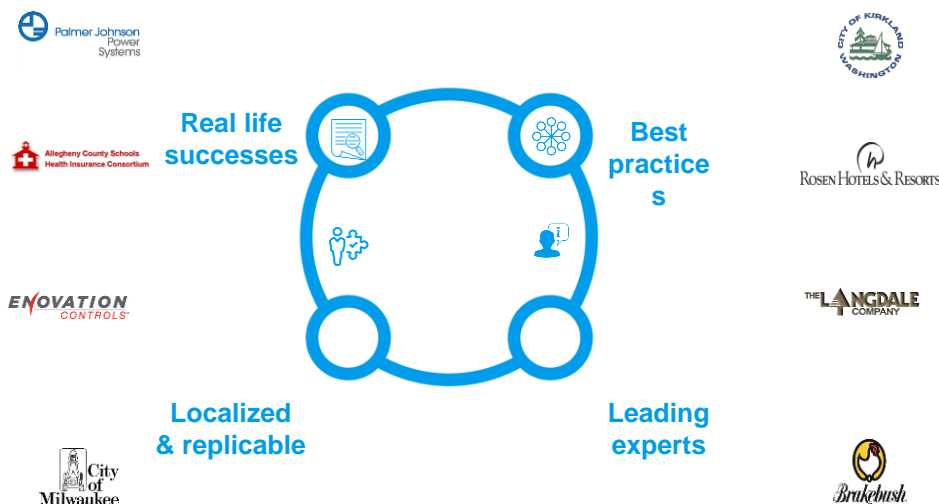
Demand (employer & union) centric plans

High Performance Health Benefits Plans: Modular Shipping Containers



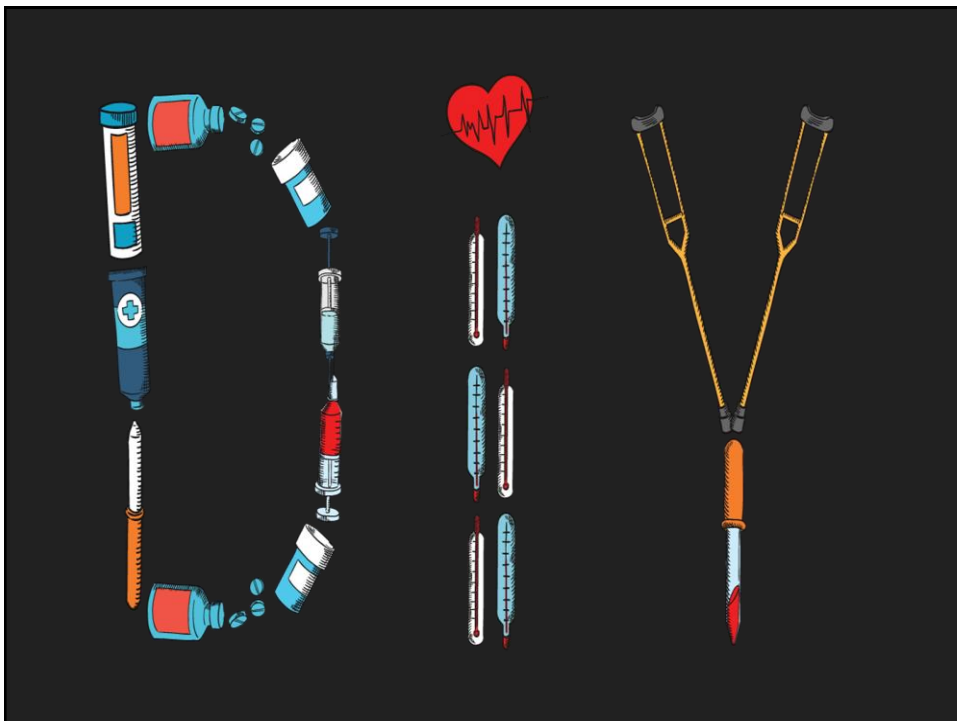
Proven, evidence-based health purchasing

*Open-source, ever-evolving blueprint for wisely purchasing health benefits.
Sourced from & vetted by hundreds of experts & benefits purchasers.*





Embrace Plan Sponsor Bill of Rights and ensure benefits consultants adhere to Code of Conduct and Advisor Disclosure



“Of all the forms of inequality, injustice in health is the most shocking and the most inhuman because it often results in physical death.”

The Rev. Martin Luther King at the Second National Convention of the Medical Committee for Human Rights, Chicago, March 25, 1966.



OPPORTUNITY FOR WA LEADERSHIP

Rebuild primary care: The only viable path to universal health care that is affordable and effective

- WA has been pioneer in value-based primary care
- Major side benefit: Most critical item to solving opioid issue

Tackle Portable Benefits [Note: 94% of net job growth between 2005 to 2015 occurred in this type of independent work]

Civic leaders: Capitalize on *Economic Development 3.0: Playing the Health Card* (See Chapter 18)



A Citizen Leader's Guide to Restoring the American Dream:
Rebuilding Hope, Health, & Well-being in Our Communities

**THE
OPIOID
CRISIS
WAKE-UP
CALL**

Health Care is Stealing
the American Dream.
Here's How We Take it Back.

DAVE CHASE

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