



# WHY PAY CASH FOR HEALTHCARE?

## Meet Janet.

After years of knee pain, Janet finally made the decision to have both of her knees replaced. Last year, she moved forward with the first procedure. She talked to her health plan multiple times before the surgery to confirm her portion of the knee replacement would be \$550. Janet received her new knee and did not have any complications until... she started receiving bills, dozens of them, and some from providers she didn't even recognize.

In the end, **Janet paid over \$3,550** – that's \$3,000 more than her health plan told her – and it **took over 6 months** after her procedure to resolve all her bills

This year Janet got her other knee replaced. She called Asserta Health and reached a Concierge who walked her through the Asserta Health process. Janet's Concierge worked with her to find high value providers and facilities who accepted cash payment, which were paid when Janet went in for her knee replacement procedure.

Janet's Concierge worked with her throughout the process and Janet was able to select her surgeon from a list of high-value providers. Her Concierge even followed up with her after the procedure to make sure everything went as planned and answer her questions. Ultimately, Janet had the same great clinical outcome and didn't have to worry about a single bill because the providers were all paid in full on the day of her surgery and all of her costs were waived -- she paid nothing.

Janet is one of the many happy employees who have worked with Asserta Health, saving money and all the billing hassles, so they can focus on what really matters, their health.

### Working with Asserta Health means:

- You have the support of your own dedicated Concierge to navigate the entire process
- All member cost sharing is waived
- You do not have to deal with confusing bills or insurance denials after your service