

Why Membership Healthcare Outperforms Traditional Insurance

With Telehealth Growth & Cost Comparisons

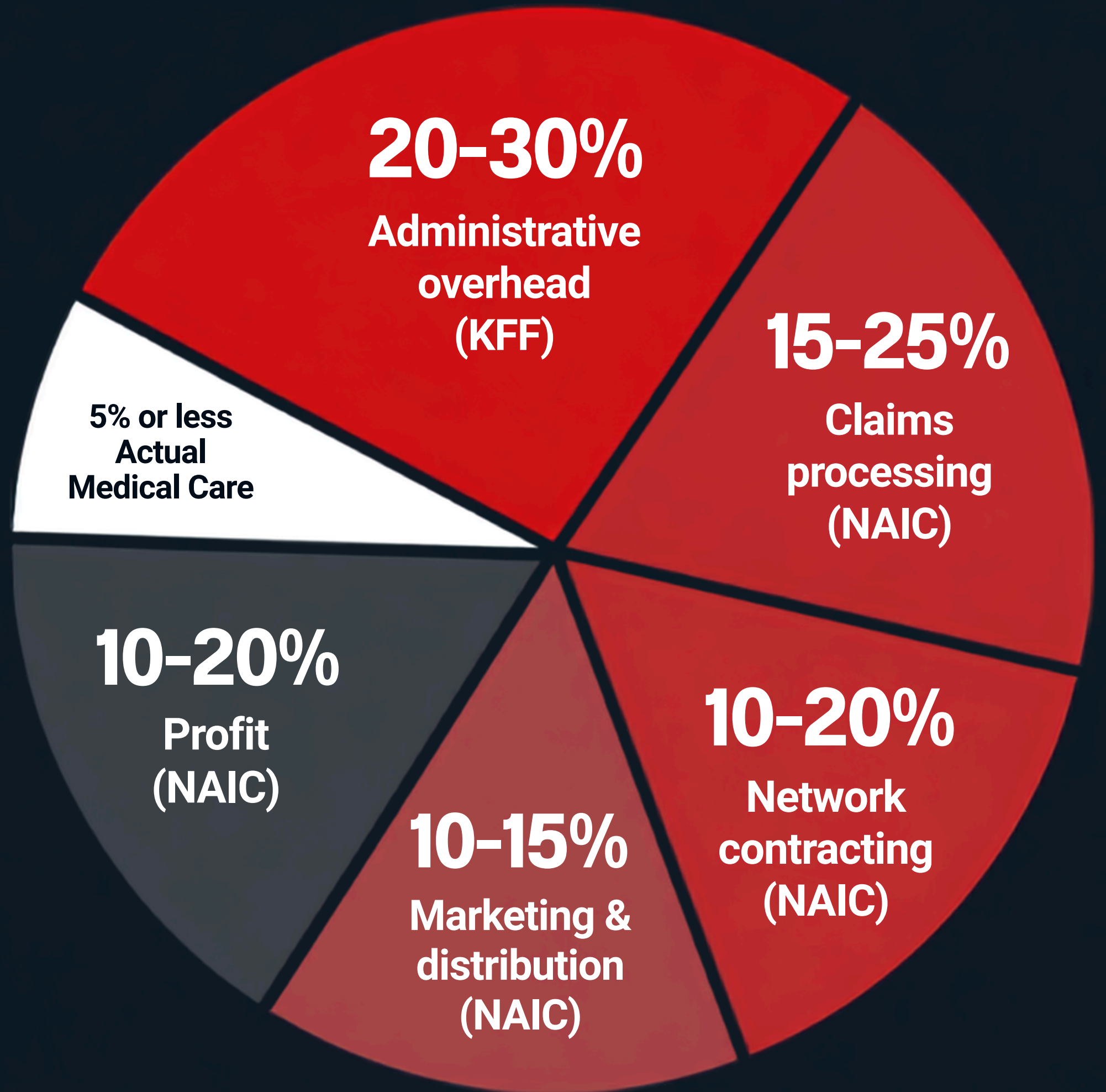
August 20, 2026



Where Your Premium Really Goes

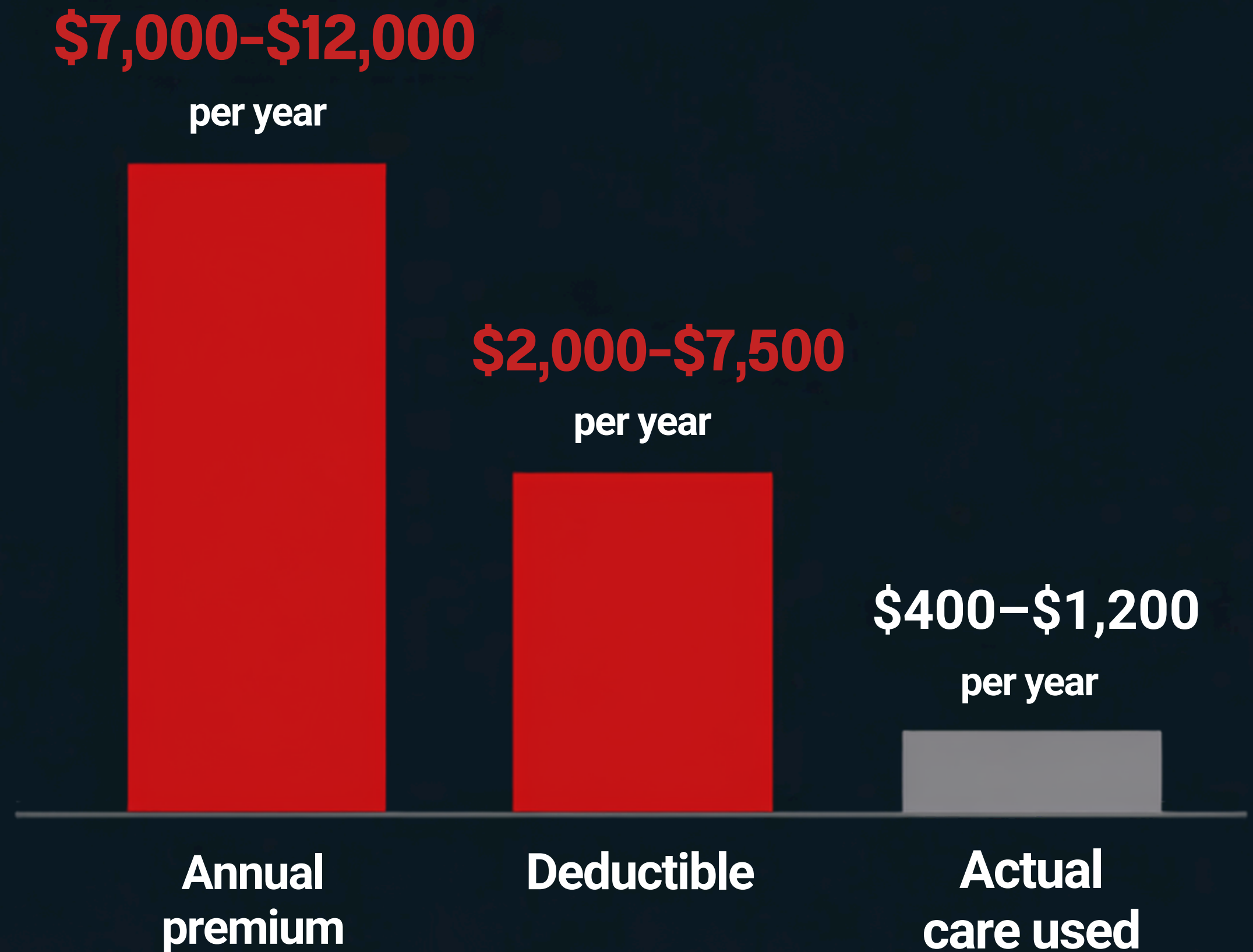
Most of your premium pays for everything but your care.

The majority goes to **overhead, profit, and systems**—not outcomes.



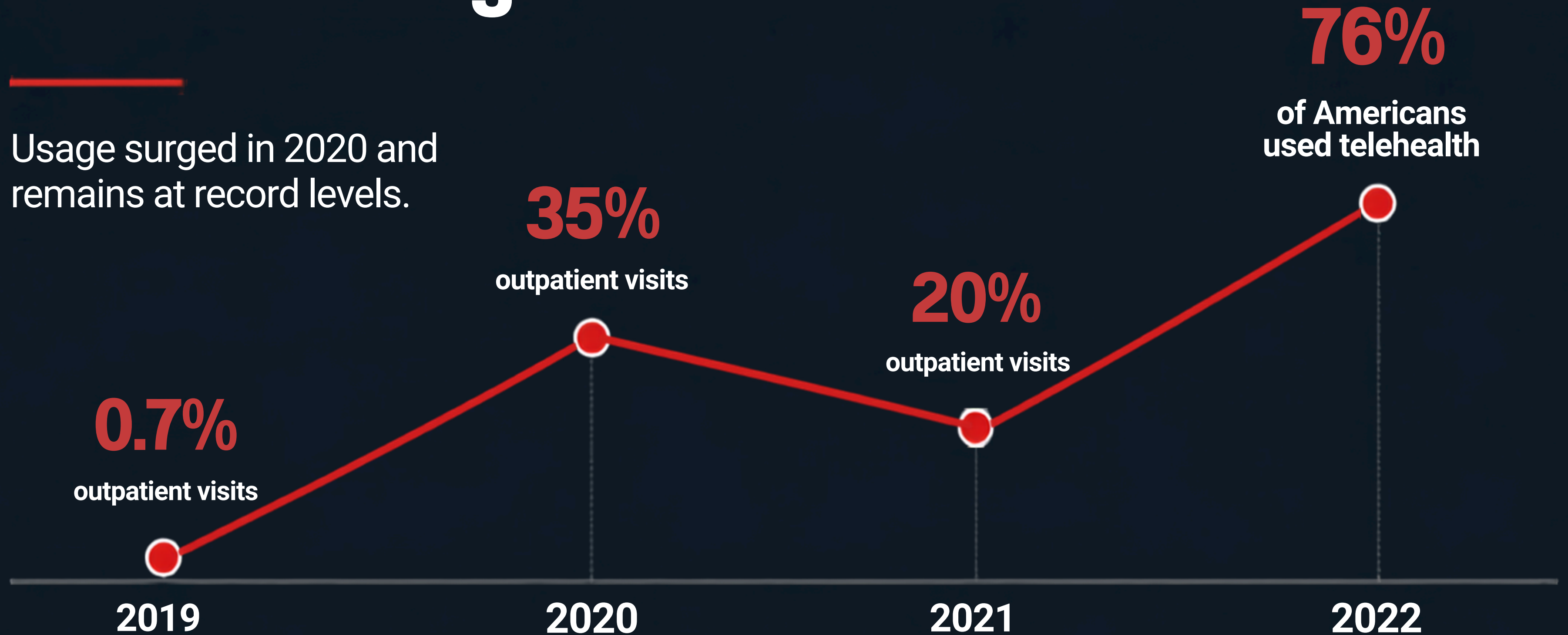
You Pay for Coverage You Rarely Use

Most of what you pay goes to premiums and deductibles — not the care you actually use.



Telehealth Has Exploded—And It's Not Going Back

Usage surged in 2020 and remains at record levels.



Most Daily Healthcare Needs **Are Virtual**



Cold & flu



UTIs



Allergies



Skin issues



Mental health



Chronic care



Medication refills



Weight management

What You Pay For vs What You Actually Use

TRADITIONAL INSURANCE

High premiums

Copays and deductibles

Coinsurance and hidden costs

Surprise bills

Claims processing

Denials and out-of-pocket risk

MEMBERSHIP HEALTHCARE

Unlimited telehealth

815 free medications

Mental health and counseling

Dermatology and chronic care

Weight management support

Zero copays

Zero deductibles

Membership healthcare puts **value back** in your care.

What **\$99/mo** Actually Delivers

One simple monthly
membership.
Everything you need.
Zero surprises.

INCLUDED

Unlimited telehealth

815 free medications

Mental health care

Dermatology

Chronic care

Weight management

Zero copays &
zero deductibles

TOTAL VALUE

\$1000+
per month

YOUR COST

\$99
per month

Insurance Works Like a Bookmaker— And You're the Gambler

Premiums	=	House margin
Copays	=	Table fees
Deductibles	=	Minimum buy-in
Claims	=	Payout odds
Denials	=	House rules

