



SCOTLAND COUNTY HOSPITAL

Caring for you, when you need us.

November 20, 2020

Dear Editor:

I want to offer my sincere thanks to you for inviting me to your newspaper office, recently, to discuss the innovative way to access healthcare by joining health plans that include Care In America. I enjoyed getting to know you better and meeting your staff; your passion for our region is more infectious than Covid-19!

Your report on our interview was spot on and served as a call to action for those employers in Northeast Missouri and Southeast Iowa to fill out a census form before December 15, 2020, in order for us to determine if there are 1,000 lives to cover with a plan that includes Care In America.

We are grateful to the Ironworkers Union that opened its membership to businesses in Northeast Missouri and Southeast Iowa to help them and to help the hospital. They stepped up and responded to a cry for help when we told them so many of our friends and neighbors struggle with outrageous healthcare premiums that only buy them a ticket for more out-of-pocket copays, deductibles and coinsurance. The current healthcare insurance system is going to bankrupt folks and hurt our community in turn. We appreciate the union's membership invite to our local businesses & their employees, no matter the size. I failed to mention that if a local business has more than 25 employees, that business can apply for a plan that includes Care In America on its own. With or without union membership, plans that include Care in America are the perfect fit for farmers, mom and pop shops, the self-employed, small businesses and larger employers.

You accurately reported that Care In America is a plan that pays for healthcare, rather than paying for insurance. It's a subscription type plan with Scotland County Hospital & Clinics where patients do not pay a co-pay, deductible or co-insurance when they seek care at Scotland County Hospital & Clinics for 99% of the care they need. Plans that include Care in America make it possible for subscribers to get the same insurance they know and love, for up to 60% less. The Care in America plans include the healthcare patients need with no claims against the insurance & no co-pays/deductibles/co-insurance coming out of the patient's pocket for 99% of the healthcare people need. For those services that SCH and Clinics can't provide, the same plans folks are accustomed to are there for the rare care we can't deliver. That out-of-pocket experience becomes a rare event with these innovative plans that include Care in America.

It's no secret that costs continue to climb for employers that sponsor employee health benefit plans and finding reasonably priced healthcare coverage for a self-employed worker, farmer or small business owner is impossible. Recently, forward-thinking employers have sought to address these challenges by partnering in new and innovative "direct contracting" arrangements that bypass, to varying degrees, the role historically played by commercial payers and other third-party administrators. Such arrangements provide new opportunities to collaborate on efforts to control costs and to address the specific needs of the employer and its workforce and that's where Care in America provides a perfect fit for employers of all sizes.

Healthcare, both affordability and accessibility, is at the center of many of our nation's problems and Care in America is at the heart of the solution. Let's not wait for Washington. Let's solve our problems locally and regionally, like we always have met challenges. As I like to say: There is a better way, and Care in America fixes healthcare... plain & simple. I urge everyone to spend LESS on healthcare with a Care in America plan, and in so doing, you get vastly MORE for your premium dollar, and support the services of your local hospital.

For more information, please call me at the Hospital at 660-465-8511 or Steve Simon at 314-206-4158 or email: steve@careinamerica.org. To submit your employee census go to: www.careinamerica.org/care-in-nemo.

Warm Regards,
Randy Tobler, MD, FACOG, CPE
CEO, Scotland County Hospital & Clinics