

# WHY ALIERA IS BETTER THAN OBAMACARE

## Aliera is a non-profit healthcare plan

#### Aliera is a non-profit healthcare plan that exists to provide better and more affordable healthcare.

Insurance companies are "for-profit" corporations that were formed to make a profit each year. With Aliera there are no shareholders seeking to cut costs to make a profit. If you think about it, there is a conflict of interest with an insurance company; you want the best and most advanced healthcare available when you need it. The insurance company will deny claims and may not provide the most advanced, cutting-edge medical care so they can make a profit. As a result, your interests are not aligned with an insurance company who is seeking profit. With Aliera, any excess monies get reinvested back into providing better and more affordable healthcare for its members.

### Aliera is not income-based

Aliera is not based on your income, so if your income goes up you will not have a big bill to pay at tax time or get stuck getting medical care from the county with Medi-Cal or Medicaid.

## Only pay for what you want and need

**You only pay for the services you want and need** such as maternity, drug and alcohol rehab, mental health services, prescriptions, coverage for pre-existing conditions - even if you don't need coverage. With Obamacare, you pay for all of these benefits and more even if you don't want or need them.

### Rates don't increase for members

**Aliera's rates do not increase for members.** There is no annual renewal process as with Obamacare. The only increase you will see is when you go to the next age band. Obamacare rates increase every year and you are forced to change plans with fewer benefits.

# **More privacy**

You don't need to provide any personal, financial or private documents to the government. With Obamacare, you have to provide proof of residency, tax returns, and anything else they ask for or you will not qualify.

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## No government involvement

**No government involvement in your healthcare.** With Aliera, you have complete control of your healthcare and personal healthcare decisions.

## No large deductibles

You don't need to worry about a large deductible. When you integrate Aliera with a GAP plan, you get cash benefits you can use to pay for deductibles and out of pocket medical costs.

## No surprise medical bills

**No unexpected medical bills.** With Aliera's transparent pricing and coordinated care, what you pay at the doctor's office is all that you owe. And because Aliera has the Multiplan network, you need not worry about seeing a doctor or specialist that is out of network.

#### **More choice**

You can pretty much go to any doctor, medical provider or seek treatment at any hospital or center of excellence in the nation.

# **Nation's largest PPO network**

**The Multiplan network is the nation's largest PPO network in the country.** 19 out of the 20 best hospitals for 2019 are in the network: Cedars-Sinai, Mayo Clinic, John Hopkins in Baltimore, UCSF, UCLA, Mass General, just to name a few.

# **Highest quality providers**

Obamacare plans have a very small network of doctors that take the insurance with no choice of specialists or hospitals, so you are forced to seek medical care from sub-par medical providers.

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