

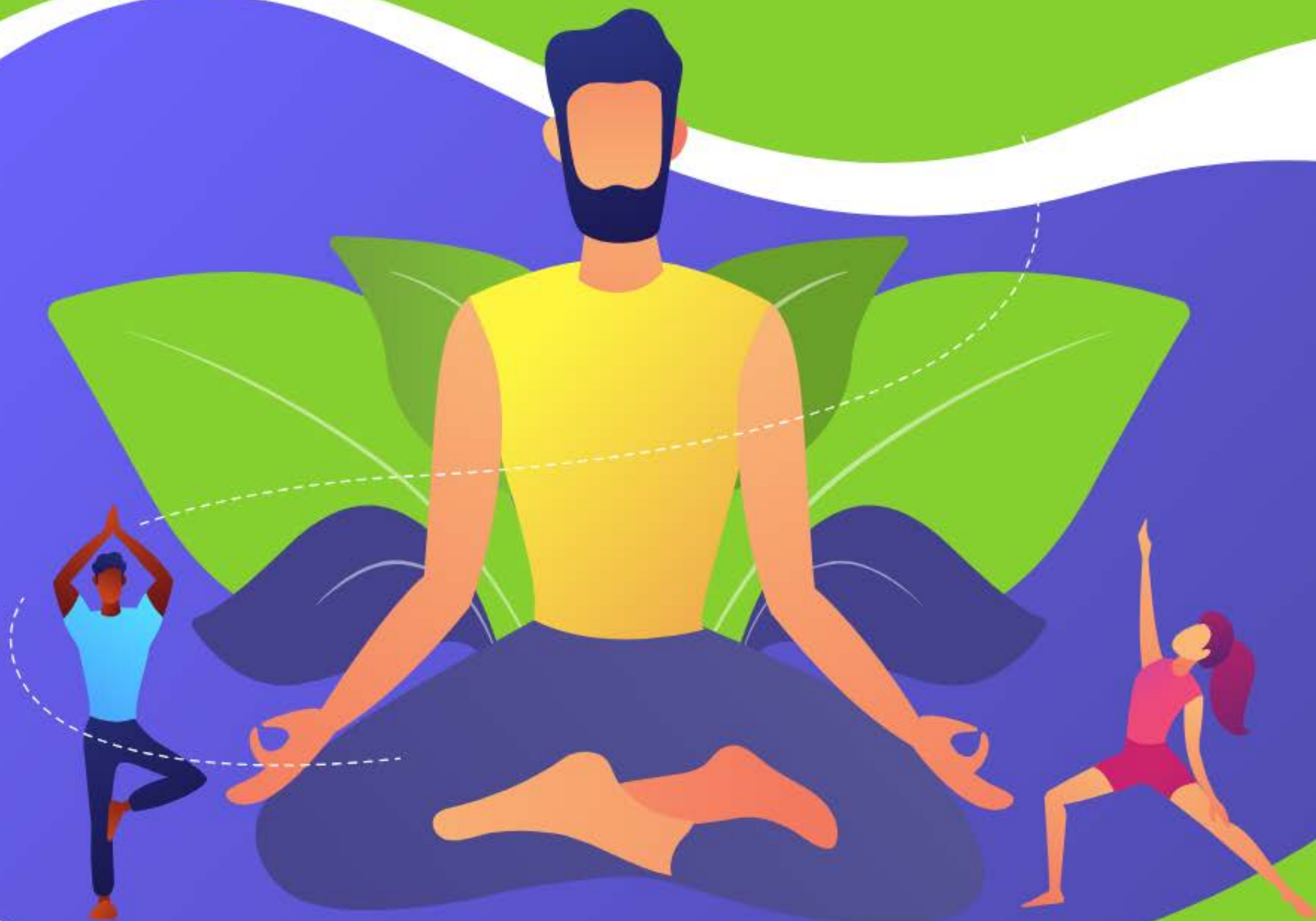


# holistic insurance



## Alternative Care. Awesome Coverage.

Now, for the first time, holistic patients can be covered for the lifestyle that has kept them healthy for centuries. Introducing, Holistic Insurance (hi), a full-coverage holistic insurance provider to the niche' market of holistic patients and people, giving them the ability to afford even better care from amazing practitioners, nationwide.



[www.gethinow.com](http://www.gethinow.com)



# U.S. insurance industry net premiums written totaled \$1.2 trillion in 2017

## Overview

Nowadays, everyone is so concerned with their health. Records are soaring as to people transitioning from eating meat to being vegan or pescitarian. There are restaurants that have completely changed their menus or that may have considerably altered their menu to fit such a trend. I mean, hell... There are people waiting for 2+ hours in line for impossible (meatless) burgers at a local restaurant in Atlanta, GA.

Though things around us have changed, there is 1 industry that has not caught up yet and here is where we have the upper-hand or the ability to be at the forefront of a market shift.

### **INSURANCE. HOLISTIC HEALTH INSURANCE!**

Insurance industry at-a-glance. U.S. insurance industry net premiums written totaled \$1.2 trillion in 2017, with premiums recorded by life/health (L/H) insurers accounting for 52 percent, and premiums by property/casualty (P/C) insurers accounting for 48 percent, according to S&P Global Market Intelligence

Baby boomers are voicing their concerns about better health, more than prior generations. However, many do not know where to find information and options, other than Traditional Western Medicine (TWM).

Few people research the plethora of side effects for prescription or over-the-counter (OTC) drugs-not to mention that prescription and OTC drugs are formulated to take over and hijack your body's biochemistry. Prescription and OTC drugs force blood pressure to be lower/higher or force the liver to stop manufacturing healthy cholesterol. In fact, prescription or OTC drugs interfere with normal human metabolism, and that is one reason why prescription drugs are killing people. Yet, conventional medical doctors rely on propaganda about the unknown side effects of holistic health care to convince people that only prescription or OTC drugs are safe. It is NOT that they are terrified about the side effects of holistic health care-they are terrified of people being well and they won't have their business of prescribing life-long pills and potions. Western Medicine is profit driven.



**get hi.**

Choose your favorite doctor and be seen as you need to be... It's insured.

Now, with hi all of your holistic needs are covered from natural medicine to natural births, marital counseling and massages.

[More Info](#)

[www.holisticinsurance.com](http://www.holisticinsurance.com)





- According to CNN one-half of all medical schools now offer courses in holistic health care
- Almost one-third of American medical schools-among them Harvard, Yale, John's Hopkins, and Georgetown Universities-now
- There are five homeopathic hospitals in Great British National Service.
- One out of three drugs prescribed in Germany is an herb.
- The World Health Organization estimates that between 65 to 80 percent of the world's population (about 3 billion people) rely on holistic medicine as their primary form of health care.
- In 1993, American consumers spent almost \$1.5 billion dollars on herbal remedies-ten times more than was spent on over-the-counter sleeping pills from grocery stores and drug stores.
- Approximately \$22 million of U.S. government money has already been spent on alternative medical research since 1992 at the National Institutes of Health and Public Health Services.
- The American Medical Association (AMA), in Resolution #514, "is encouraging its members to become better in-formed regarding holistic medicine and to participate in appropriate studies of it.
- Mutual of Omaha says it saves about \$6.50 in covering non-standard (holistic) treatments.
- One out of every ten Americans is under the care of a chiropractor.
- In 1991, Americans made more visits to unconventional health care providers (425 million) than to conventional doctors (388 million).
- One out of three Americans were using unconventional medicine in 1991.
- Americans spent almost \$13.7 billion on unconventional health care in 1991.
- 75 percent of that \$13.7 billion (above) was out of pocket.
- The World Health Organization, estimates that between 65 to 80 percent of the world's population (about 3 billion people) rely on naturopathic or homeopathic medicine as their primary form of health care.
- Worldwide, only 10 to 30 percent of people use traditional medicine, 70 to 90 percent use naturopathic and homeopathic health care.

74 percent of the American population desires a natural approach to health care

Of the one out of three Americans who say they have used natural techniques, 84 percent said they would use it again.

"Americans make more visits to holistic health care providers (some 600 million a year) than to M.D.s and spend more money out-of-pocket to do so about \$30 billion a year by recent estimates." Newsweek, 12/2002





## What's the Bottom Line?

- Beyond what insurance covers, Americans spend about \$30.2 billion yearly out-of-pocket on complementary health products and practices.
- Before you use a complementary health approach, you should learn about its risks, benefits, and the scientific evidence behind it from a reliable source



## Use of Complementary Health Approaches in the United

Data from the 2012 National Health Interview Survey (NHIS) show that 33 percent of adults and almost 12 percent of children use complementary health approaches, and that the most commonly used approach is natural products (dietary supplements other than vitamins and minerals). Fish oil is the natural product most often used by adults and children. As for mind and body practices, adults and children most often turn to chiropractic or osteopathic manipulation, yoga, meditation, and massage therapy.

## Out-of-Pocket Spending on Complementary Health Approaches

People seem to be willing to pay “out-of-pocket” (not through insurance) for certain complementary health approaches. In fact, out-of-pocket spending on these approaches for Americans age 4 and older amounts to an estimated \$30.2 billion per year, according to the 2012 NHIS. This includes:

- \$14.7 billion out-of-pocket for visits to complementary and integrative health practitioners such as chiropractors, acupuncturists, and massage therapists
  - \$12.8 billion out-of-pocket on natural products
- About \$2.7 billion on self-care approaches (homeopathic medicines and self-help materials, such as books or CDs, related to complementary health topics).

This out-of-pocket spending for complementary health approaches represents 9.2 percent of all out-of-pocket spending by Americans on health care (\$328.8 billion) and 1.1 percent of total health care spending (\$2.82 trillion).





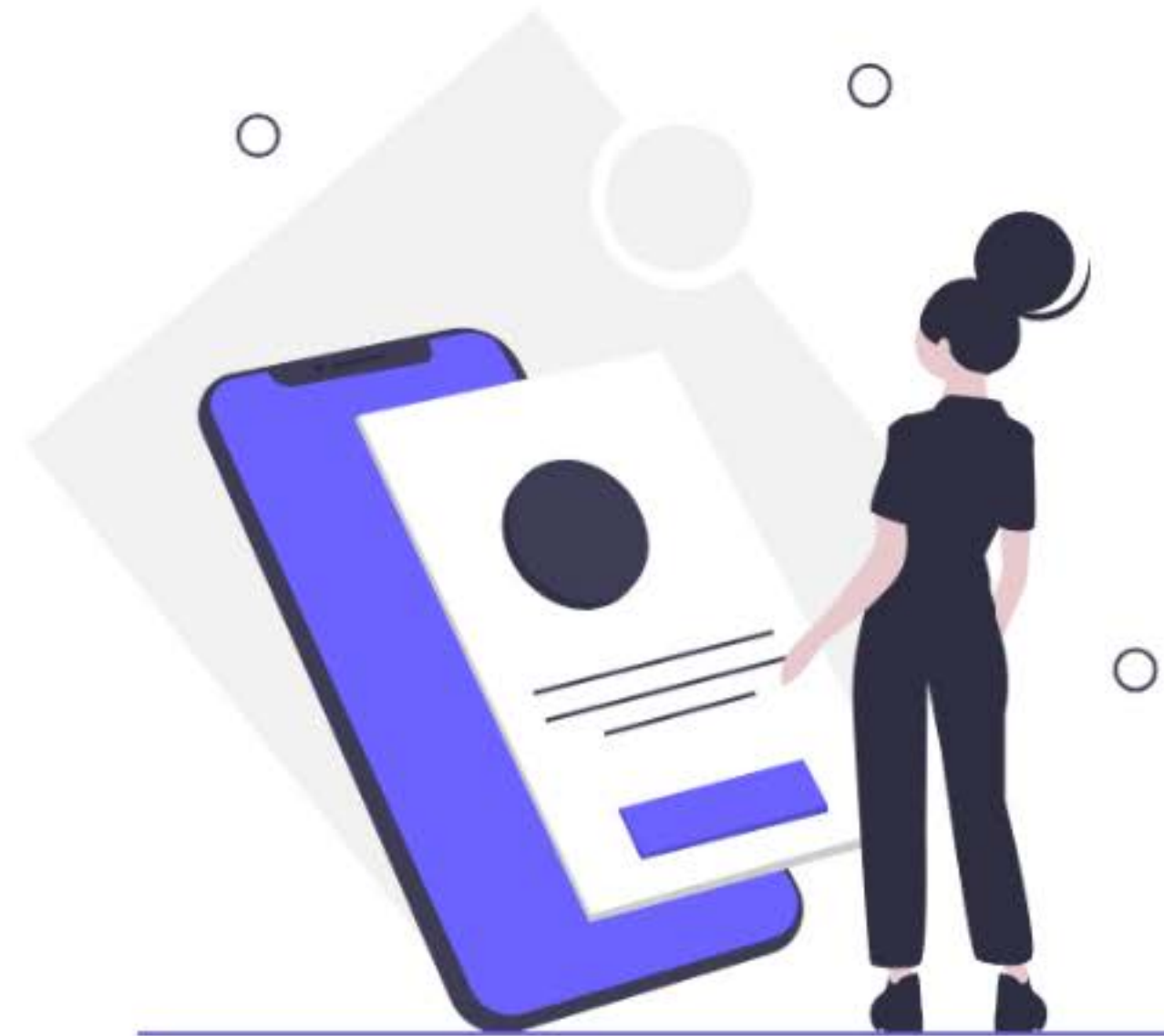
## Insurance Coverage of Complementary Health Approaches

Many Americans use complementary health approaches, but the type of health insurance they have affects their decisions to use these practices. In a recent study, researchers analyzed 2012 NHIS data on acupuncture, chiropractic, and massage—and compared that with data from 2002. While use rates for all three approaches rose, the increase was much more pronounced among those who did not have health insurance. For those who had health insurance, coverage for these three approaches was more likely to be partial than full.



### Goals

- 1** To create a Holistic Insurance company: The goal of hi (holistic insurance company) is to provide complementary/alternative health insurance to those individuals who have spent billions of dollars out of pocket, already, in search of a more holistic approach to their lifestyle
- 2** Create a bridge/marriage: Of course we are not able to do without traditional insurance. Holistic insurance is not able to speak to things like broken bones and certain types of surgical needs. So we have come up with a comprehensive way to still include western approaches so that its all inclusive and doesn't create such a war in the insurance market.





1. Understanding the need of the market
2. Figure out the right approach to the marketplace
3. Bring on a Team of professionals that can help build the vision
4. Create the Brand
5. Create and discover the Financial Structure/Breakdown
6. Secure Finances
7. Recruit/Train Sales Force
8. Open bank accounts and secure proper licenses
9. Soft launch of company and the on-boarding of the practitioners
10. Rollout of the member enrollment

## The Premiums

### More Than Traditional Healthcare

Current health, habits, age, and selected program (individual or family/group) will ultimately determine a member's monthly cost. The following prices are estimates and a member's exact cost will be determined following the completion of a standard health questionnaire.

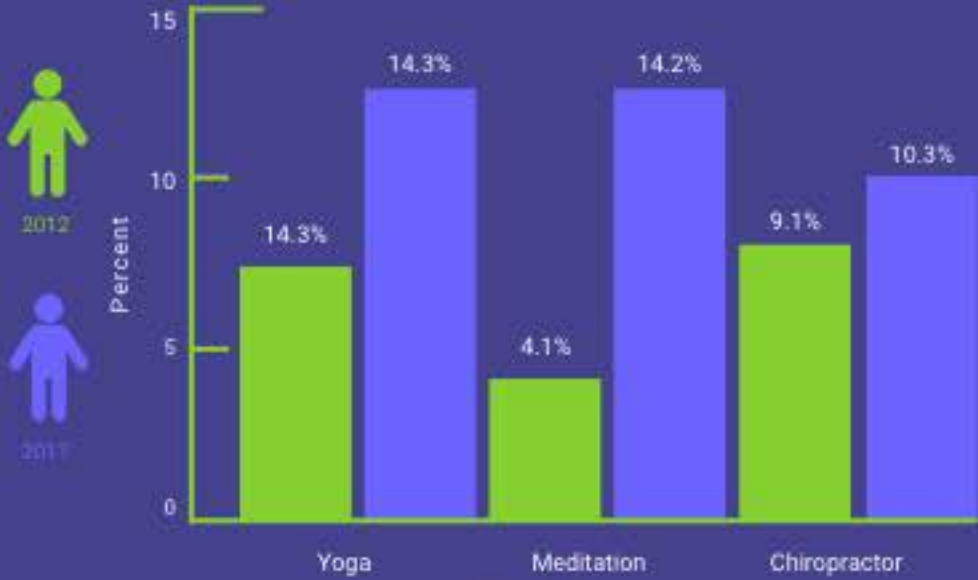




Metal Levels and Our Rates

Increases were seen from 2012 to 2017 in the use of complementary health approaches in the past 12 months among U.S. adults for all modalities examined (Figure 1). The use of yoga increased from 9.5% to 14.3%, while the use of meditation increased more than threefold from 4.1% in 2012 to 14.2% in 2017. The use of chiropractors increased from 9.1% to 10.3%.

| Metal Levels | What hi Pays | Metal Levels |
|--------------|--------------|--------------|
| Bronze       | 50%          | 50%          |
| Silver       | 60%          | 40%          |
| Gold         | 70%          | 30%          |
| Platinum     | 80%          | 20%          |



- Figure 1-

Your monthly premium rate is a separate cost and is not included in these calculations  
\* hi offers Platinum Plans in Atlanta, GA only.  
Catastrophic plans are not available at the moment.





## The Government is Pouring Money into Marijuana

The Government is pouring money into Marijuana  
It's 2019, marijuana is BOOMING, consumers are embracing its new products, laws are changing, and investors are pouring money into marijuana stocks..

<http://www.mybudget360.com/how-much-does-the-average-american-make-breaking-down-the-us-household-income-numbers/>

According to WellandGood.com, Western medicine and alternative healing are kind of like leggings and leather jackets—at one point it was rare to see them paired together, but now they're considered to be a pretty perfect match.

For proof, just take a stroll through any major US hospital.  
“Therapies such as acupuncture, meditation, and yoga, which were unheard of many years ago, are now commonly offered to patients while receiving cardiac, oncology, and fertility treatments, to name but a few,” says Nada Milosavljevic, MD, a board-certified physician, faculty member at Harvard Medical School, and founder of Sage Tonic, which creates wellness “tool boxes” for common medical maladies.

## Resources

[www.mybudget360.com/how-much-does-the-average-american-make-breaking-down-the-us-household-income-numbers/](http://www.mybudget360.com/how-much-does-the-average-american-make-breaking-down-the-us-household-income-numbers/)  
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[www.onacare.com](http://www.onacare.com)  
[www.rmtinsurance.com/manage-policy/](http://www.rmtinsurance.com/manage-policy/)





Monthly Revenue |

| Metal Level | No of Members | Premium Cost  | Total        |
|-------------|---------------|---------------|--------------|
| Bronze      | 5,000         | \$128 Premium | \$8,000,000  |
| Silver      | 15,000        | \$188 Premium | \$11,750,000 |
| Gold        | 15,000        | \$299 Premium | \$18,687,500 |
| Platinum    | 5,000         | \$420 Premium | \$26,250,000 |
|             |               |               | \$41,062,500 |

Annual Revenue |

| Metal Level | No of Members | Premium Cost  | Total         |
|-------------|---------------|---------------|---------------|
| Bronze      | 5,000         | \$222 Premium | \$96,000,000  |
| Silver      | 15,000        | \$233 Premium | \$141,000,000 |
| Gold        | 15,000        | \$244 Premium | \$224,250,000 |
| Platinum    | 5,000         | \$255 Premium | \$315,000,000 |
|             |               |               | \$776,250,000 |

| Monthly Total | Annual Total  |
|---------------|---------------|
| \$41,062,500  | \$776,250,000 |





## Insurance Coverage of Complementary Health Approaches

Revenue illustrated below is based only **250,000 members**. Please note that 70 - 90% of the people in the world uses holistic medicine (according to National Center for Complementary and Integrative Health <https://nccih.nih.gov/research/statistics/NHIS>)

Currently there are 7,655,957,369 people on the planet. 80% of that = 6,124,765,895 people.

If we were able to sale to 250,000 individual members (at the basic metal level, nationwide and broke down the policies evenly, above is what we would look like annually.







## hi Contact

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