

2021 WNY Open Enrollment

Helping Western New Yorkers understand
their health insurance options for 2021



click2mdny.com

NOVEMBER 2020

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Click2MD

Open Enrollment in Western New York

With the 'Open Enrollment' period upon us, many Western New Yorkers and WNY businesses are assessing their healthcare options for next year. It can be overwhelming assessing the over 350 plans available. We wanted to simplify things.

Premiums, Deductibles & Max Out-of-Pocket

Understanding these terms is critical when assessing plans.

Premium

Amount paid, often monthly, to have an insurance policy. Whether you use the insurance or not, you pay premiums to keep your insurance active.

Deductible

Amount you must pay out-of-pocket before the insurance policy covers most of your healthcare expenses.

High Deductible Health Plan (HDHP)

An individual plan with at least a \$1,400 deductible or a family plan with at least a \$2,800 deductible (IRS definition).

Maximum Out-of-Pocket

Probably the most confusing concept. This figure is not the deductible, rather it is the maximum amount one can expect to pay out-of-pocket before the insurance covers everything.

New York State of Health Marketplace (Example for Erie County)



IND POS 7000, Silver, NS, OON, Blue Marketplace, Dep 25

Price Per Month	\$1,414.28	Metal ⓘ	Silver	Overall Quality Rating ⓘ	★★★★☆ Quality Details
Maximum Out of Pocket ⓘ	\$6,000 / \$6000 per person \$12000 per group	Out-of-Network Coverage ⓘ	Yes	Allows Health Savings Account	Yes
Plan Id	49526NY0650020	Persons Covered	Couple And Dependent(S)	Deductible ⓘ	\$2,500 / per person not applicable \$5000 per group

How Can Out-of-Pocket Costs Arise?

We'll use the same BlueCross BlueShield (BCBS) Family Plan above to outline where common out-of-of-pocket expenses arise from.

Prescription Drugs

Benefit	In Network Cost Share ²	Description
Preferred Brand Drugs	\$50.00 Copay after deductible	Brand drugs are sold by a drug company under a specific name or trademark and is protected by a patent. Preferred drugs are included on a plan's covered drug list or formulary.
Generic Drugs	\$5.00 Copay after deductible	A prescription drug that has the same active-ingredient formula as a brand-name drug. Generic drugs usually cost less than brand-name drugs.

Primary Care or Specialist Visit

Benefit	In Network Cost Share ²	Description
Primary Care Visit to Treat an Injury or Illness	\$30.00 Copay after deductible	Visit to a clinician for health services that cover a range of prevention, wellness, and treatment for common illnesses.
Other Practitioner Office Visit (Nurse, Physician Assistant)	\$50.00 Copay after deductible	
Specialist Visit	\$50.00 Copay after deductible	Visits to a physician to diagnose, manage, prevent or treat certain types of symptoms and conditions related to a specific disease or condition.

Urgent Care, Emergency Room Visits & Hospitalizations

Benefit	In Network Cost Share ²	Description
Urgent Care Centers or Facilities	\$75.00 Copay after deductible	A licensed facility (except Hospitals) that provides care for an illness, injury or condition serious enough to require care right away, but not so severe as to require emergency room care.
Emergency Room Services	\$300.00 Copay after deductible	Healthcare services you get in an emergency room.
Emergency Transportation/Ambulance	\$300.00 Copay after deductible	Ambulance services for an emergency medical condition.
Inpatient Hospital Services (e.g., Hospital Stay)	\$1,000.00 Copay per Stay after deductible	Health care you get when you're admitted as a patient to a health care facility, like a hospital or skilled nursing facility.



Dr. Majeed really listened and helped to explain my medical issues to me in layman's terms. He really took time to address my concerns, which made me feel at ease and confident in his care. Would definitely go again.

Bob,
East Amherst,
NY (Healthgrades)

In-Network vs. Out-of-Network

When a provider is out-of-network that means they are not a preferred provider of a health plan and therefore you are likely subject to higher out-of-pocket costs if you choose to go to them. Usually most people will choose an in-network provider due to this reason.

Health Savings Account (HSA)

Those with high deductible health plans (HDHP) are often eligible to use an HSA. An individual or family can set aside money on a pre-tax basis (into an HSA) to pay for qualified medical expenses. Some important notes about HSAs are that any unused amounts for the current year can rollover to the next year. There is often a limit on contributions (i.e. in 2020 the individual limit is \$3,550 and \$7,100 for families, plus an additional \$1,000 for anyone 55 or older).

Navigating the Health Insurance Marketplace

To access the official New York State Health Plan Marketplace go to <https://nystateofhealth.ny.gov/>. After clicking 'Get Started', provide your ZIP Code and you'll get the following screen.

Filter Options

County (Required) Erie	Plan Year 2021	Persons Covered (Required) --Select--	Overall Quality Rating --All--
Coverage Type --All--	Metal Level --All--	Insurance Company --All--	HIOS Plan ID --All--
Estimated Financial Help Estimate Financial Help <input type="text"/>		<input type="checkbox"/> Dependent Age 29 <input type="checkbox"/> Out Of Network	<input type="button" value="Reset All"/> <input type="button" value="Search"/>

Persons Covered & Metal Level

Outside of where someone lives (i.e. county of residence) the two common variables that are often adjusted when people search for health plans on the NY State of Health Marketplace are ‘Persons Covered’ and ‘Metal Level’.

Persons Covered

We will analyze ‘Individual’ and ‘Family’ health plans, which will provide the bottom and top range of plan premiums (i.e. an Individual health plan will have the cheapest premium, while a Family Plan, covering several people, will usually have the most expensive premiums like-for-like). All other premiums will be between these two “book ends”.



Individual



Couple



Parent & Child Only



Family

Metal Level

The metal classification system is a way to categorize health plans by their cost and benefits. For example, a Platinum plan will often have no deductible, but have a premium that is more than double a Bronze plan. However, Bronze plans will likely have a much lower premium than Silver, Gold or Platinum plans, but have higher deductibles or out-of-pocket obligations. A Catastrophic plan, as implied by the name, has a very high deductible that is often equivalent to the maximum out-of-pocket expense one may expect to pay.

Platinum

Usually no deductible.

Expensive premiums.

Gold

Deductible usually less than \$1,400.

Expensive premiums.

Silver

Higher deductible (>\$1,300).

Average premiums.

Bronze

High deductible (>\$4,500).

Cheaper premiums.

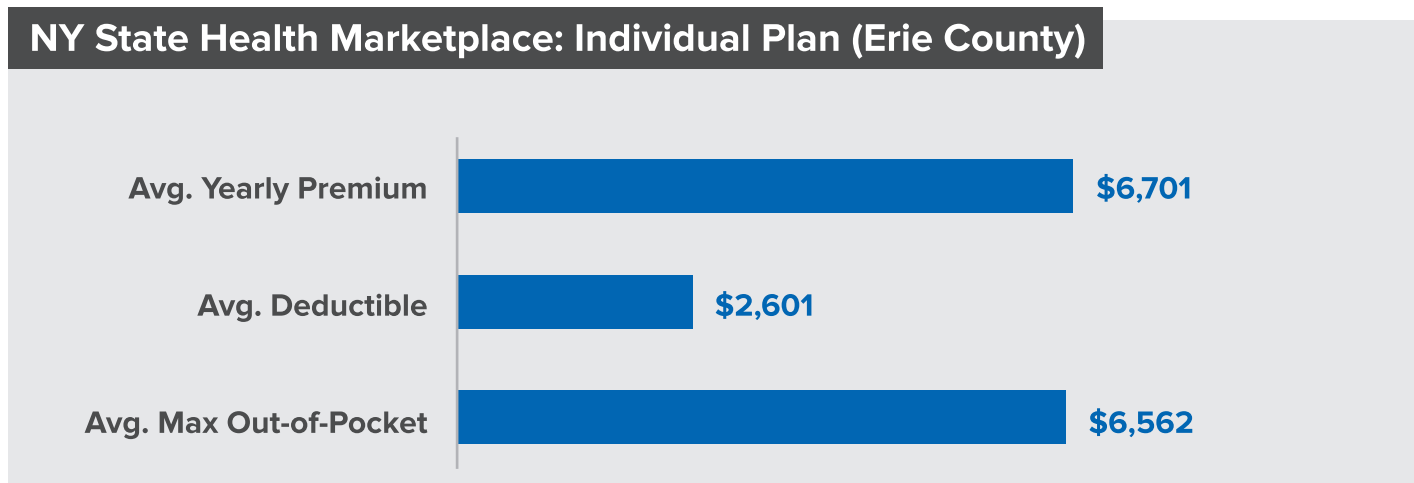
Catastrophic

Very high deductible (>\$8,500).

Cheapest premiums.

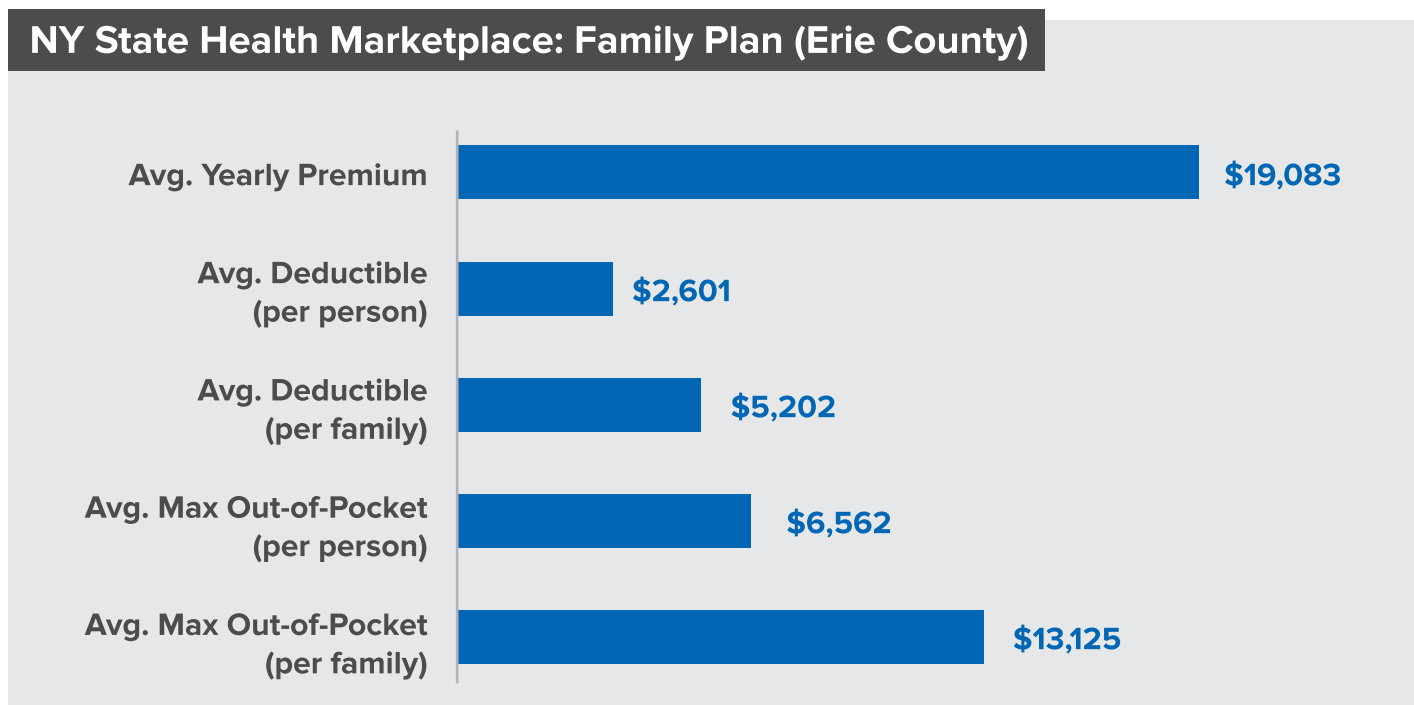
WNY Marketplace: Individual Plan Overview

The average deductible is now over \$2,500. Average yearly premiums equate to about 13% of the median¹ yearly salary in WNY (18%, including deductible).



WNY Marketplace: Family Plan Overview

It costs a WNY family, on average, \$19,000 per year to keep health insurance. If there is one earner, this represents nearly 36% of a median¹ yearly salary and if there are two earners this represents 18% of joint median yearly wage in WNY.



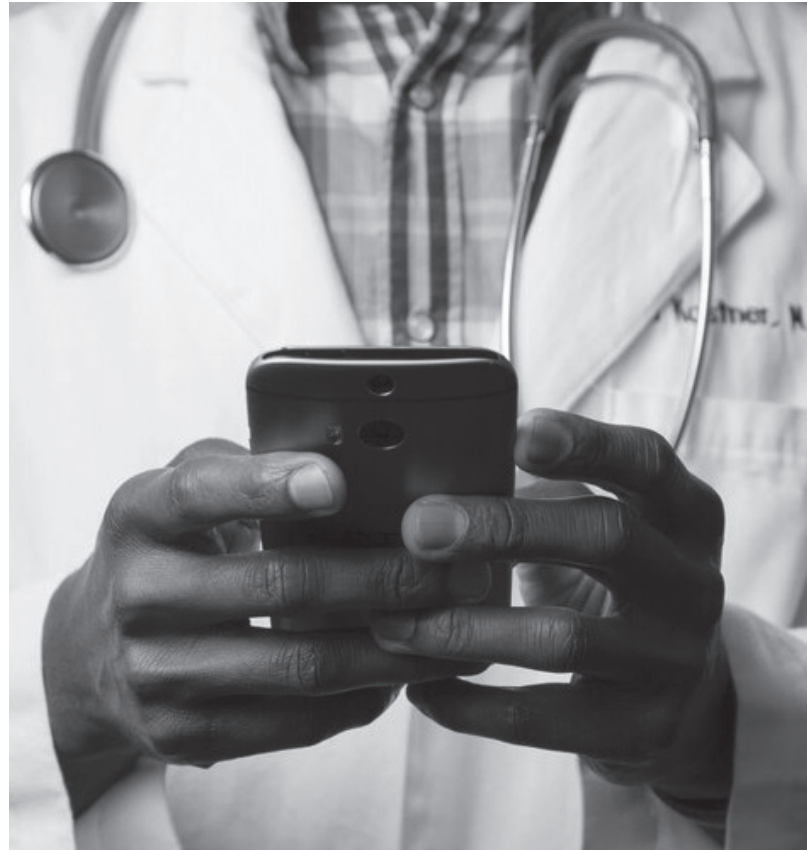
¹ Buffalo Business First. Business Next: Here's what the typical WNY worker earns in 10 industries. Nov 6 2020.

About Click2MD

We started Click2MD to offer quality medical care and that is our primary goal. However, it would be remiss to not recognize that healthcare costs are becoming an important consideration for many individuals, couples, families and businesses. As our analysis shows and our “on the ground” experience confirms, the current trend in healthcare costs is not sustainable. After seeing costs continue to increase, it became apparent to us that many Western New Yorkers are likely one medical emergency away from significant financial stress. A solution was needed without sacrificing the quality of care. So how does Click2MD propose to help?

Let’s first be clear, Click2MD is not an insurance company. An insurance company is a financial institution that is in the business of managing risk. We are a healthcare provider. In fact, we believe, when and if possible, all people should have some sort of health insurance coverage to cover costs associated with unexpected medical emergencies. What we offer is quality care at an affordable and transparent price, which not only allows people to reduce their out-of-pocket medical expenses and opt for more cost-effective health plans, but more importantly live healthier and happier lives.

Click2MD’s practice model envisions health insurance being used for its original purpose – emergency care and care that requires hospitalization. We believe a focused and detailed oriented primary care provider can help make that vision a reality.



Click2MD operates outside of insurance and has patients both with and without insurance coverage. We offer a concierge level of care for all of our patients, regardless of their insurance status or plan, that keeps them healthy and out of the urgent care, ER or hospital. By reducing administrative tasks, such as billing, we can provide better care, including no time constrained visits that allows us to answer any questions and explain our thought process.

We have kept our practice size limited. Appointments can be scheduled the same or next day and wait time is usually less than ten minutes. We are also able to facilitate affordable labs and specialist interventions when and if necessary. On the next page, we share an example of how our model of medicine helped improve one of our members life.

Click2MD Case: Physician Home Care



It's great to have a doctor to come to the home for people that have a hard time getting out. Dr. Majeed is available for any questions or concerns. Takes his time & is truly dedicated to each & every person he comes in contact with. Great Human Being!

**Kim DeSantis Matheis,
Quality Living Homecare
Lockport, NY
(716) 213 8347**

Jane D. is in her late 70s and lives near Buffalo in her own home. She is widowed and her children live out of state. Her children love her and manage her medical and non-medical care, remotely. Some of her illnesses include diabetes mellitus type 1, heart disease (CAD, including history of heart attack), high cholesterol, hypertension, degenerative arthritis and anxiety depression.

Before we got involved, Jane usually had 1 to 2 hospitalizations yearly (last few years), at times needing ICU care. Kim DeSantis Matheis (Quality Living Homecare) coordinates her daily living needs, including bathing, moving, social interaction, feeding and medications. We started providing medical care to Jane earlier this year. This included evaluations at home on a regular basis, telemedicine and phone consultations anytime of day or night, medication management, refills, arranging for blood tests and x-rays. Since our involvement, Jane has had no hospitalizations or ER visits. Her general disposition and interaction have improved significantly. She is more alert and communicates with family through video chats. Her cognitive functions have also improved and recently Jane started doing 500-piece puzzles.

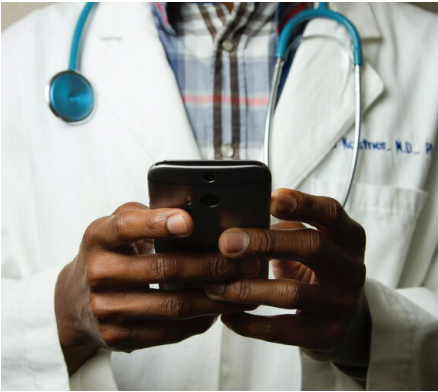
Previous fears of dementia have abated, and we communicate with Jane, Jane's family and Kim regularly. Jane's family and Kim can call us at any time to voice their concerns or make suggestions. In addition, we were able to reduce some of Jane's medications. Her last detailed blood test done one month ago confirms her significant improvement with all levels in the acceptable range (i.e. blood sugar, lipids, Vitamin D).

Click2MD Value Proposition: We Help People Age At Home

- The cost of aging at home is less than assisted living facilities.
- People enjoy the familiar atmosphere and control of their environment.
- Independence from restrictions (i.e. food, sleeping time).
- Safer environment without multiple assisted living care workers and residents nearby who maybe sick and/or have several outside visitors.

We offer personalized one-on-one care (i.e. you are not one of many patients), which helps reduce the probability of injuries and illnesses due to negligence.

Click2MD: Prices & Services



A traditional visit to the doctor's office or the option for a virtual visit.

SICK & PREVENTIVE CARE / TELEMEDICINE

Office visits often related to non-ER care, such as a sore throat, bronchitis/pneumonia, urinary tract infections (UTI). Primary care via smartphone or computer (telemedicine) is also offered. Due to COVID-19 in-person appointments must be scheduled.

\$59 PER VISIT / \$35 PER VISIT (TELEMEDICINE)



Ongoing primary care for you or your family at one flat monthly fee.

DIRECT PRIMARY CARE (DPC) MEMBERSHIP

Ongoing primary care relationship that is structured as a flat fee subscription. Includes sick care, medication management and preventive care related to ongoing illnesses, such as diabetes, congestive heart failure and COPD.

\$75 PER MONTH / \$125 PER MONTH (FAMILY)



Age at home on your own terms.

MEDICAL HOME CARE MEMBERSHIP

Physician home care services for those who have difficulty travelling. Ongoing care and monitoring. Primary objectives are to help our members age at home and increase quality of life, by reducing ER visits and hospitalizations.

\$350 PER MONTH



The doctor can see you at home.

PHYSICIAN HOUSE CALL

Going back to the future - a traditional physician house call. Primarily for those who don't have chronic conditions, but have difficulty travelling and are experiencing an acute episode. A visit can be arranged on short notice usually and a 15 minute follow-up call is included in the price per visit.

\$150 PER VISIT



Managing your medications has never been easier.

MEDICATION MANAGEMENT

Helping people manage their medications. Includes refill requests after an evaluation, which can be called in to your preferred pharmacy.

Note: We do not prescribe or refill controlled substances.

\$29 PER MONTH

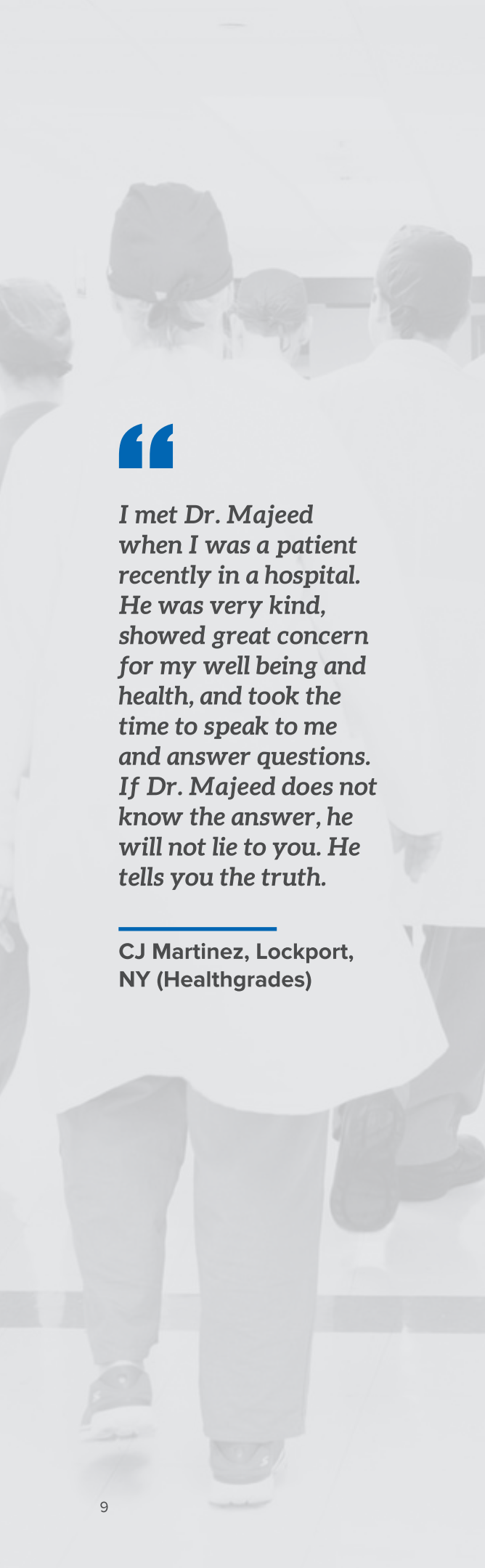


A weight management program managed by a physician.

WEIGHT MANAGEMENT

Physician managed weight management program. We use proven effective methods such as nutritional counseling, food substitute products, medications, stress management, and mindful techniques.

\$75 PER MONTH



I met Dr. Majeed when I was a patient recently in a hospital. He was very kind, showed great concern for my well being and health, and took the time to speak to me and answer questions. If Dr. Majeed does not know the answer, he will not lie to you. He tells you the truth.

CJ Martinez, Lockport, NY (Healthgrades)

The Click2MD Team

Click2MD was founded and is led by Mian Majeed, MD. He has practiced medicine for nearly 40 years.

DR. MAJEED

Dr. Mian Majeed trained at the University of Massachusetts Memorial Health Center and West Virginia University.

He has practiced throughout Western New York since the late 1980s, including at Brooks Memorial Hospital in Dunkirk (Chair/Director of Emergency Department), The Catholic Health System (Sisters Hospital - St. Joseph's Campus and Mercy Hospital), Medina Memorial Hospital and Eastern Niagara Hospital in Lockport.

He has taken care of patients with various illnesses in emergency departments, medical units, and intensive care units for over three decades.



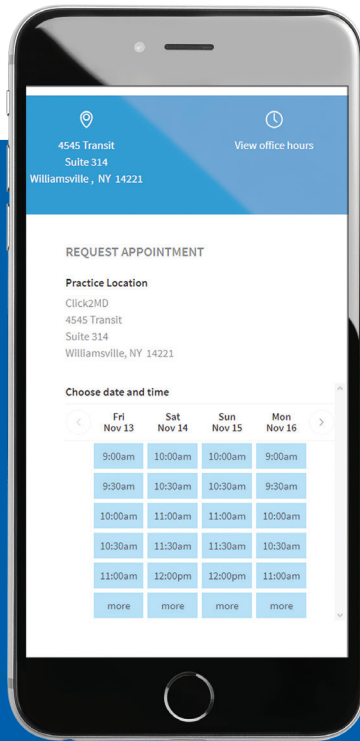
DR. KHALIL (CONSULTANT)

Dr. Salma Khalil completed her residency at Mercy Hospital at the University of Pittsburgh Medical Center (UPMC) and has practiced medicine throughout Western New York since the late 1990s, including positions at State University of New York (SUNY) Fredonia (Medical Director for Student Healthcare), Millard Fillmore Suburban Hospital, Roswell Park Cancer Institute, Eastern Niagara Hospital, Buffalo General Hospital and VA Hospital Buffalo.

She has extensive experience and has taken care of patients with various illnesses in medical units and intensive care units.

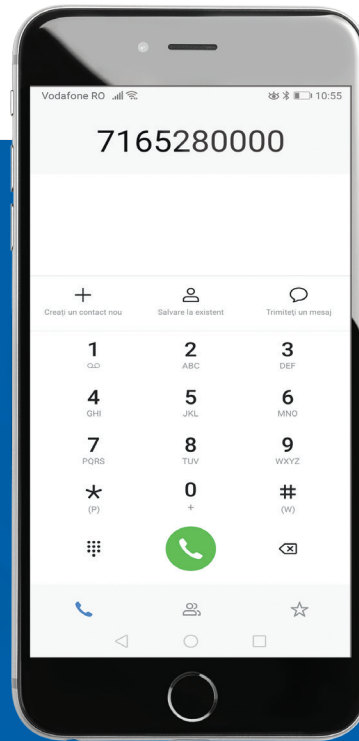
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ONLINE OR OVER THE TELEPHONE.



ONLINE

Choose date and time / Enter patient information



OVER THE TELEPHONE

716-528-0000

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Suite 314
Williamsville,
NY 14221

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**Ask Questions.
Explore Answers.
Make Decisions.**

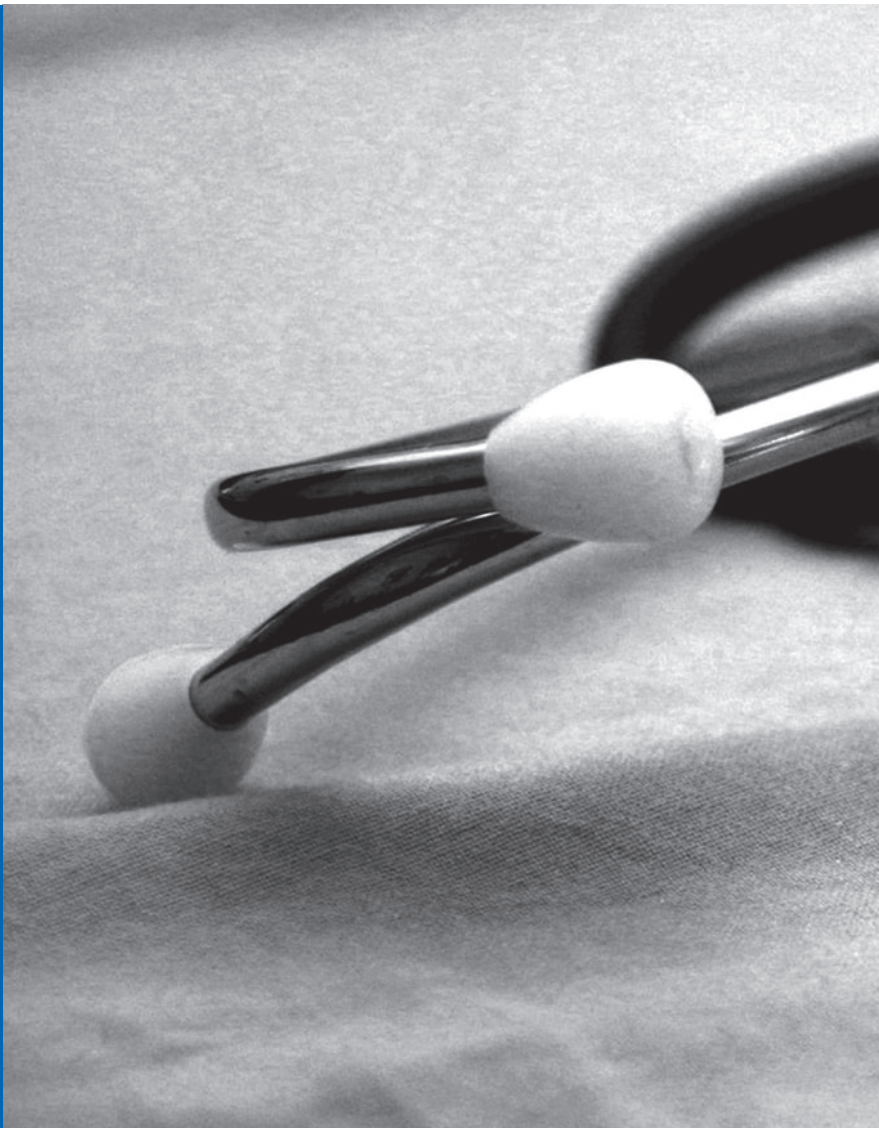
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