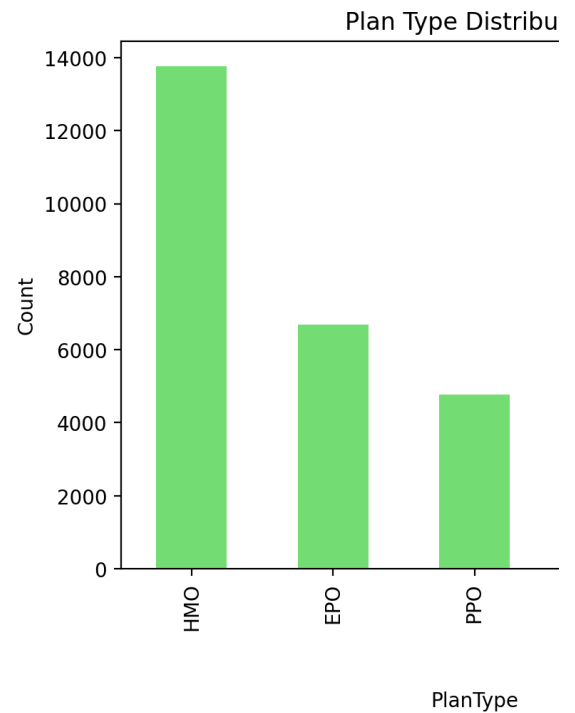
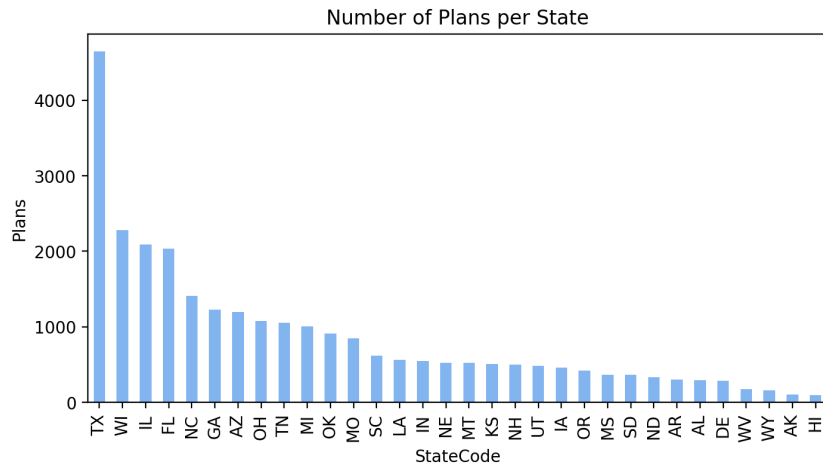


# Today's Insurance Problems

Loaded insurance data with 27374 plans.

## Too Many Options

Too many choices make plan selection overwhelming. Here's how many options patients face by state and plan type.



## What Do These Plan Types Actually Mean?

# What Do These Plan Types Actually Mean?



## HMO

- Cheapest option, but limited flexibility
- Must choose a primary doctor (PCP)
- Need referrals to see specialists
- No coverage outside network (unless emergency)



## EPO

- No referrals or PCP needed
- Only works within your network
- Lower cost than PPO, more flexible than HMO



## PPO

- Most flexible, no PCP or referral needed
- You can go out-of-network (it'll just cost more)
- Higher premiums, but easier access



## POS

- Hybrid of HMO and PPO
- PCP and referrals needed for specialists
- Out-of-network allowed at a higher cost

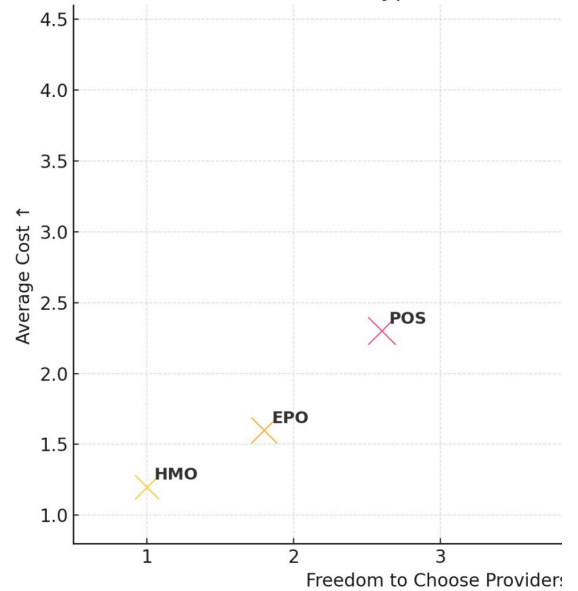


## Indemnity (Traditional Plans)

- See any doctor or hospital
- Insurance pays a fixed amount
- Most expensive, but offers maximum freedom

Visual Summary of Plan Types

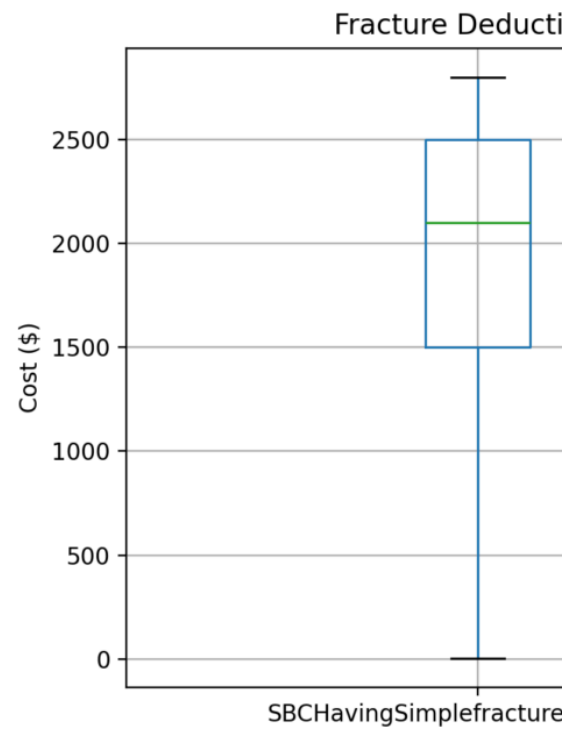
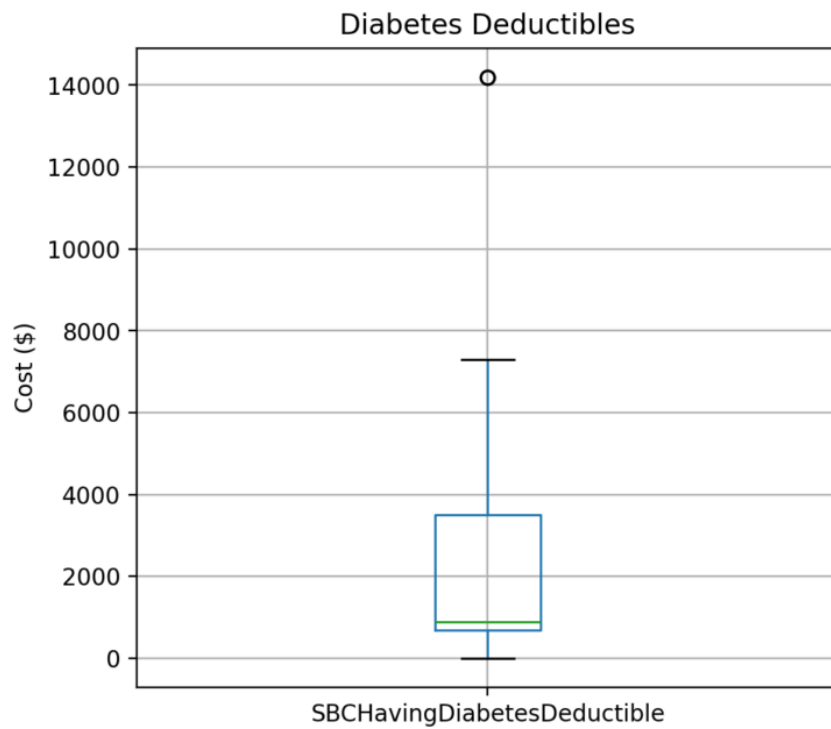
Health Plan Types: Cost vs. f



Cost vs. Flexibility of Plan Types

## High Out-of-Pocket Costs

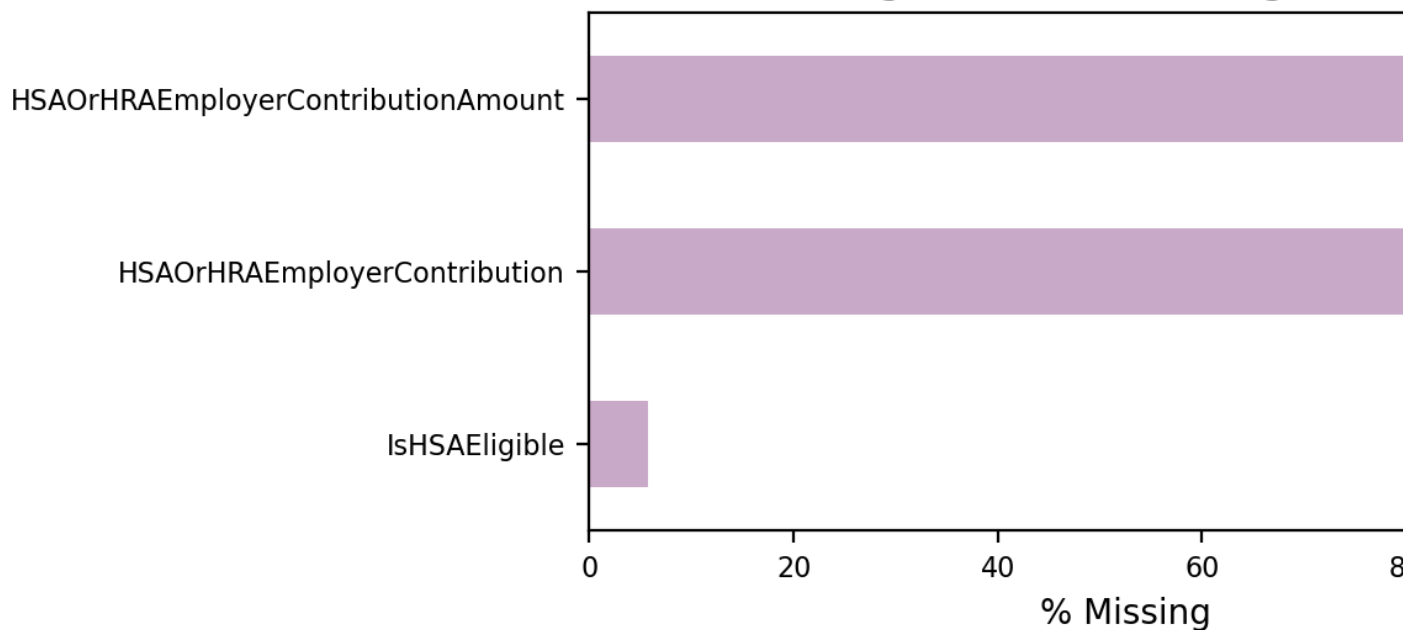
Even insured patients face high deductibles, especially for chronic or emergency needs.



## Lack of Financial Planning Options

Many plans don't support Health Savings Accounts or don't disclose contributions.

### Missing Financial Planning Fields



These visualizations highlight why IntelliHealth is essential: to simplify, explain, and optimize plan selection for real people.