



PROTECTING CONSUMER ACCESS TO DISCOUNT HEALTHCARE PROGRAMS

FOR IMMEDIATE RELEASE

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“I Thought I was Dead and Gone.”

“In August 5, 2004, at age 45, I had a massive heart attack and almost died. I was in intensive care for about 11 or 12 days, then two weeks and two days in the hospital. My hospital bill: \$170,000. This was without major surgery. With stents, it’s not nearly as expensive as it could have been. Major surgery could easily have been \$250,000 or \$300,000.

Worse yet, I was self-employed – a small business owner with a son who had a heart problem so my rates kept going up. Five years ago, my health insurance premiums were \$600 a month. One year later, the premiums jumped to \$1,000 per month for my family of four. When I learned that they were about to go up again – this time to \$1,500 a month, I said this is ridiculous!

“At that point, I just had to roll the dice and hope and pray that nothing would happen. We had been without health insurance for almost three years until that fateful day in August 2004. The only thing I had in my pocket was a discount medical card from AmeriPlan because it was \$59.95 a month and had already saved me \$1,000 on my daughter’s braces.

“When I was in intensive care, I didn’t know why I was there or how long I had been there. I had lost 8 days of my life. When I woke up and learned how bad it was, I thought about the cost. I knew it was going to be astronomical.

Honestly, I have about \$500,000 in term life insurance and thought that my family would be better off if I were dead.

“Unbeknown to me at the time, that card saved my life and my family’s future. The AmeriPlan discount card saved me \$120,000. The hospital agreed to a payoff amount of \$50,000 over a 9-month period. That’s still a lot of money. I had to take out a loan, but at least we did not have to consider bankruptcy.

“Twenty years ago this scenario would never have happened because people had health insurance. The discount card is financial salvation today. It represents the difference between solvency and bankruptcy for many folks. I never in my wildest dreams thought

I'd be a person saying that. I don't think anyone ever believes they'll be in a position where you could lose everything after working so hard over your lifetime.

"After what happened to me, I'm on a crusade for these cards. What other alternatives are out there?"

"What scares me most is that somebody who doesn't know what they're talking about will legislate these discount cards out of the picture."



-- Scott Miller, AmeriPlan Discount Cardholder for Family of Four (Scott, wife Judith, daughter Brittany and son Cody in Dallas, Texas