

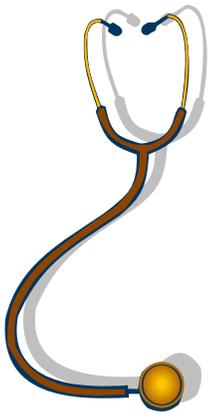
CONSUMER ALERT

DISCOUNT HEALTH CARDS

WARNING – Unlicensed discount health cards can be **hazardous** to your pocketbook. Unscrupulous marketers falsely promising huge discounts on medical care are preying upon vulnerable Californians desperate for affordable alternatives to the high costs of health insurance.

These discount cards convince consumers to buy a “membership” which claims to give discounted services from a network of participating medical providers. Consumers beware -- discount plans **are not** insurance - you must still pay **all** of the medical bills.

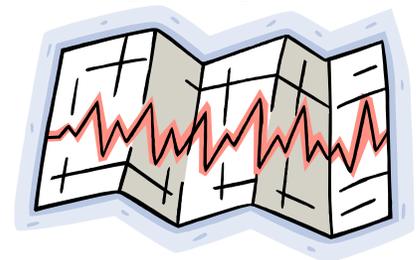
Consumers beware! *Be on guard if a discount plan:*



- Offers exaggerated discounts. Investigators found at least one plan offering a discount of up to 80 percent.
- Does not actually contract with the providers on the list. Providers may not know about the programs, so they can't give the promised discounts.
- Requires payment prior to sending information to you. Some discount plans require your credit card or checking account numbers up front, and begin to withdraw payments from your account prior to sending written information to prospective members.
- Does not spell out cancellation or refund practices. Some discount plans continue charging fees after cancellation, or won't refund any money.
- Offers gifts for signing up.

BEFORE purchasing a discount health card, you should:

- ALWAYS read the terms and conditions carefully and be sure you understand them.
- ALWAYS call the medical providers you will use to make sure they have agreed to give the discount, and if so, the amount of the discount.
- ALWAYS do the math. Make sure the promised discount saves more than the annual price for the discount card.
- ALWAYS get cancellation and refund information.
- NEVER give out personal information such as mother's maiden name or social security number.
- NEVER give a discount plan your credit card or checking account number to automatically deduct fees unless you are absolutely sure that it is legitimate.



The California Department of Managed Health Care warns that discount health cards are not insurance.

The California Department of Managed Health Care is proposing new requirements for licensing discount health card companies. These new rules are among the toughest in the nation. State licensure will allow the DMHC to protect consumers from deceptive advertising and aggressive marketing practices. They will also give consumers additional protections such as bona fide discounts of at least 20 percent, assurance that the discounts will be accepted by doctors and hospitals, strict cancellation policies, and help from the DMHC in resolving problems or complaints.

If you have questions regarding discount health cards, assistance is available at the Department of Managed Health Care Help Center. Call toll free – 888-HMO-2219 or (TDD) (887) 688-9891, or log on to www.healthhelp.ca.gov.

**Beware
of ads
like this!**

ATTENTION: Business Owners & Individuals

 Medical	Health Care Entire Family \$59⁹⁵ Per Month.
 Dental	
 Rx	

Get Health Care that includes:

- Maternity*
- Vision and Dental
- Accidental Injury (Emergency Room)
- PPO Hospital Network (over 3,500 hospitals)*
- PPO Physician's Network (over 600,000 doctors)
- Prescription Program (Walmart, Ederis, etc.)
- Hearing Plan
- 24 Hr. Toll Free Health Hotline

ALL Pre-existing conditions accepted!
NO limitations on usage!
YOU can not be singled out for rate increases or cancellations!
NO age restrictions!

CALL US TODAY!
1-877-218-8500

THIS RATE IS GOOD THROUGH FRIDAY ONLY!

IF YOU WANT YOUR NUMBER REMOVED FROM OUR DATABASE, CALL TOLL-FREE AT 800-390-0761.

Arnold Schwarzenegger, Governor
State of California

Lucinda A. Ehnes, Director
Department of Managed Health Care