



## Comparison Between Traditional Health Insurance and the CapstoneCare™ Healthcare Program

Millions of people in the U.S. have no health insurance. For those who do, it can be a struggle monthly premiums, high deductibles and co-pays, long wait times to talk to a doctor, sky-high prescription drug costs, a lack of mental health and dental coverage, and complicated paperwork. As an antidote to these challenges, Capstone Health Network and our founders’ team of doctors and healthcare advocates created CapstoneCare™. CapstoneCare™ is *not* health insurance. It is a unique solution that makes healthcare faster, more convenient, and less costly.

Healthcare Service or Topic	Health Insurance	CapstoneCare™
Covers top 75-80% of reasons people see doctors	Yes	Yes
Provides doctor consultations 24/7/365	Possibly	Yes
Doctors can write non-narcotic prescriptions	Yes	Yes
Deductibles/ <del>co pays</del> for Doctor-Provided Services	Yes	No
Telemedicine Doctor Care Included	Possibly	Yes
Time It Takes to Get Treated by a Doctor	Hours/Days/Weeks	10-60 minutes
Covers In-Hospital Stays, Cancer Treatments, etc.	Probably	No
Mental Health Counseling with NO counselor fees, co-pays, or deductibles	No	Yes
Doctor Care and Mental Health Help from Home	No	Yes
Discount Dental Services Included	No	Yes
Prescription Drug Discounts Included	Possibly	Yes
Complicated Paperwork/Billing Statements	Yes	No
Contract Required	Yes	No
HIPAA Compliant	Yes	Yes
Substantial Administration Required	Yes	No
Monthly Individual/Family Cost	\$200-\$1,000+	\$15-\$30