

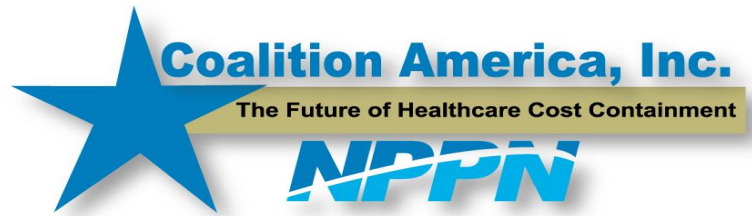
Consumer Negotiations

Coalition America, Inc.

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Who can benefit?

- Members experiencing high charges for non-covered services
- Ideal for members in limited liability, high-deductible plans
- Members who want to negotiate on out-of-pocket costs prior to receiving services
- Consumers without health insurance, but who can pay for medical services

How does it work?

- Portable "benefit" for employees
- Simple phone or fax process to collect data
- Focus on win-win solution for member and provider
- Fee is assessed only when negotiation is successful
- Signed negotiation agreement provided to member
- Provider is paid promptly by member after negotiation

CNS is not a substitute for your health plan's claim adjudication process. We encourage you to obtain all possible benefits from your health plan, including any PPO discounted rates from your medical provider prior to referring your bill for negotiations.

Coalition America, Inc. is a market leader providing comprehensive solutions for managing both medical & dental healthcare costs. CAI utilizes proprietary provider contracts, PPO networks, and provider negotiations to achieve industry leading savings for its national client base of insurance carriers, TPAs, and plan sponsors.