

# Americans are struggling to afford their healthcare



Nearly 160 million Americans receive health coverage through their employer, but as the **cost of healthcare**

*continues to rise,*


many are **struggling** to pay their premium and out of pocket expenses.

## Did you know?

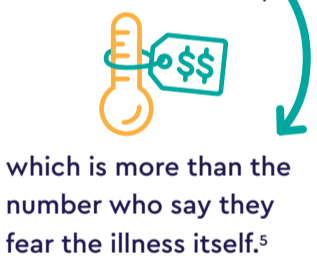
**43%** of privately-insured adults said it was **difficult to impossible**






Medical bills are the **#1**  **cause of bankruptcy** in the United States<sup>2</sup>, and **half** of all U.S. adults **are concerned** that a major health event in their household could lead to bankruptcy.<sup>3</sup>

More than **50%**  of adults with employer health coverage report that in the last year someone in their household **skipped or delayed getting care or prescription drugs** due to cost.<sup>4</sup>

**40%** of Americans say they **fear the costs** associated with a serious illness,



Over **half** of Americans say they have **received a medical bill for a cost they thought was covered** by their health insurance in the past 12 months.<sup>6</sup> 

The average U.S. household spends **2.5X**  as much on **healthcare**  than on **food.**<sup>7</sup>

## Centivo addresses these issues

through a self-funded health plan solution that allows employers to offer affordable health benefits without sacrificing coverage.



Centivo accomplishes this by building local networks with **trusted health systems and practices** from the ground up...

...then providing employees with a plan option in which they coordinate their care through their **selected Primary Care Team...**

...in exchange for **free primary care and simple, predictable copays** for all other care.

Centivo's easy-to-use plan also ensures a **great member experience** through

 clear member communications

 concierge customer service

 modern, mobile-first technology

Interested in learning more about Centivo?  
Visit [centivo.com](http://centivo.com) or contact us at [info@centivo.com](mailto:info@centivo.com).

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4. Data Note: Americans' Challenges with Health Care Costs, Kaiser Family Foundation, June 11, 2019.

5. West Health Institute/NORC at the University of Chicago. Americans' View of Healthcare Costs, Coverage, and Policy. Published March 2018. Accessed via <https://s8637.pcdn.co/wp-content/uploads/2018/03/WHI-Healthcare-Costs-Coverage-and-Policy-Issue-Brief.pdf>

6. West Health Institute/NORC at the University of Chicago. Americans' View of Healthcare Costs, Coverage, and Policy. Published March 2018. Accessed via <https://s8637.pcdn.co/wp-content/uploads/2018/03/WHI-Healthcare-Costs-Coverage-and-Policy-Issue-Brief.pdf>

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