


PILLARS OF THE FREE MARKET MEDICAL ASSOCIATION

The Pillars of the FMMA focus on Consumer Sovereignty and a Subjective Value Experience.



Price


- ✓ **PRICE is NOT a product. CARE is the product.**
- ✓ **Selling access to pricing is anti-free market.**
- ✓ **Discount brokers” who get paid by selling “savings” are not transparent.**

Health plans have been forced to rely on PPOs/networks, or specialty discount vendors, to give them ACCESS to a percent off “billed charges” contract in an effort to reduce truly outrageous charges. This system has done nothing to curb the rising cost of care, and has instead, contributed to the increase. By selling access to a discount or price, it is highly beneficial to the establishment if the charges are excessive.

Percentage based payment models incent price gouging and pricing games. Selling access to a discount where you benefit from the price being high puts you at odds with the best interests of the buyers and sellers of healthcare.

Examples of scenarios where the vendor WINS when healthcare costs go up:

- ✓ **Percent of savings**
- ✓ **Percent of claims**
- ✓ **Percent of premium**



Value

- ✓ **VALUE is established when the buyer and seller agree on a FULLY DISCLOSED, mutually beneficial price for care.**
- ✓ **If a vendor adds or changes that price IN ANY WAY, those amounts should be truthfully disclosed**

In an open free market, consumers can readily access the information to choose healthcare providers based on value. Value is based on price AND quality. A consumer cannot determine the VALUE of the purchasing choices they make without price HONESTY.

Our current healthcare system employs a magician’s bag full of tricks to hide the real price from the buyer. Costs will never decrease until consumers can make fully educated, value-based decisions about their care.

Hiding, modifying, or tampering with the true price FOR ANY REASON is anti-free market. If facilitation of the service is requested, these facilitators and vendors should disclose their fees upfront openly and honestly.



Equality

- ✓ **PRICE EQUALITY is the basis of a free market.**
- ✓ **Cash is KING.**
- ✓ **Any willing cash buyer should be offered the same price regardless of any factor.**

In an open and honest free market, cash is always king. Enhanced discounts for guaranteed bodies through the door, increases costs for patients based on factors they cannot control; such as one insurance vs. another, these are all symptoms of a broken system.

In a free market system, a competitive price can be knowable, publishable, and complete regardless of the patient.

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