

Walmart's Sam's Club launches health care pilot to its members

Discounted dental, free prescriptions for some drugs, telehealth offered.

By Anne D'innocenzio
and Tom Murphy
Associated Press

NEW YORK — Walmart's Sam's Club is teaming with several health care companies to offer discounts on routine care that customers might delay or skip because of the cost.

Starting next month, Sam's Club members in Michigan, Pennsylvania and North Carolina will be able to buy bundles of health care services that include discounted dental care, free prescriptions for certain generic medications, and telehealth consultations.

Fees range from \$50 for individuals to \$240 for up to six family members. The pilot program could potentially expand to all states, said Lori Flees, senior vice president of Sam's Club Health and Wellness.

The move comes as health care expenses place a growing strain on the budgets of many families and individuals, even those that have insurance coverage. Sam's Club emphasized that the new initiative is not a health insurance plan but a discount health program designed to supplement insurance and bring down the costs patients pay out of pocket.

Annual deductibles for single coverage in employer-sponsored health plans have doubled over the past decade and now average \$1,655 among plans that have deductibles, according to the



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nonprofit Kaiser Family Foundation. These deductibles, which a patient has to pay before most coverage starts, can be much higher for families and for individual plans purchased outside an employer.

Sam's Club, where members pay an annual fee to shop, says its program is designed to cater to individuals, business owners and families who are delaying or skipping basic care because of high deductibles.

"We are lowering the barrier for people to take care of themselves," Flees said.

Each bundle offers savings on dental services with a network of providers through the health insurer Humana as well as unlimited telehealth for \$1 per visit through a Seattle-based company called 98point6. The bundles also offer discounted vision exams and optical products. The number of free generic prescriptions ranges from five to 20 of

the most popular medications, depending on what the member chooses.

For example, the family bundle includes access to a preventative lab screening that measures health indicators like diabetes; up to a 30% discount on chiropractic, massage therapy and acupuncture services; and a 10% discount on hearing aids.

Each bundle also offers prepaid health debit cards to be used within the health services network.

The telehealth program will introduce patients to a new form of care in which people can be diagnosed and treated without talking to or seeing the doctor. Patients who click on the 98point6 app first tell their symptoms to a chatbot or automated assistant that uses artificial intelligence. The information then gets passed along to a doctor for diagnosis and treatment, often just through secure messaging.



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I submitted another option on November 3, 2019

"GEORGIA'S HEALTH CARE CLUB"

An alternative to health insurance altogether that will save the state "BILLIONS".

Instead of policing insurance agencies and mandating income requirements and deductibles and premiums, a discounted full-service facility can provide HEALTH CARE as opposed to HEALTH INSURANCE, through a membership like Sam's Club has already had in effect in other states namely Michigan, North Carolina, and Pennsylvania.

For more details I took the liberty to scan the original publication from the AJC. Read this, share this, this is a very doable option for everyone, including State employees.

Imagine (as I do), paying just \$200.00 per month, get my id card, check in, wait my turn, see a doctor. My doctor orders any test, I come back, check in, take my test.

Same for dentist, vision, gyn, etc. Most people only need a little medical intervention. There are medical facilities setting up shop everywhere. Contact Sam's Club if our state doesn't want to make that initial investment. If something works why don't we simply copy that?

We don't need Health Insurance, we need Health Care!