



Why Health Insurance is a Sick Commodity

Getting health insurance coverage is a hot topic at the kitchen table as well as in the media. What most people don't know is that many experts in healthcare say health insurance is not what is needed.

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The surprising news in healthcare? Even healthcare experts think health insurance is not the solution for health and wellness. According to [Arnie Freiman](#), CEO of [Sophus Health](#), "Health insurance can't provide the caring, intelligent support that people need for health and wellness."

FIVE REASONS HEALTH INSURANCE DOESN'T IMPROVE HEALTH

1. Health insurance is only a financial tool. Its sole purpose is to reduce financial risk.
2. Health insurance is a high-commission sale for insurance brokers. Some of these salespeople feel they have no incentive to provide a program to improve health, which can stabilize or lower premium rates.
3. Health insurance is not designed to improve health or well being. High deductibles, co-pays and coverage exclusions discourage its use.
4. Health insurance uses a punishment mentality. If services are used, rates go up; if wellness programs aren't followed, rates go up.
5. Most health and wellness programs are a "plug and play" product. These are not customized health programs designed to improve subscriber health.

Because of these realities, there is a rapidly growing trend toward [customized healthcare programs](#) that encourage and support lifestyle management. These programs can include services such as personal coaching, genetic testing, customized personal wellness programs and on-site employee health clinics. As one of these programs, Sophus Health has delivered the added benefit of stable or lowered premium rates for its subscribers.

ABOUT SOPHUS HEALTH

[Sophus Health](#) provides customized healthcare programs for innovative companies. These programs include support in all areas of health including physical, financial, spiritual, relational and self care. Sophus Health, based in Portland, OR, was created by experts in health care and actuarial science.