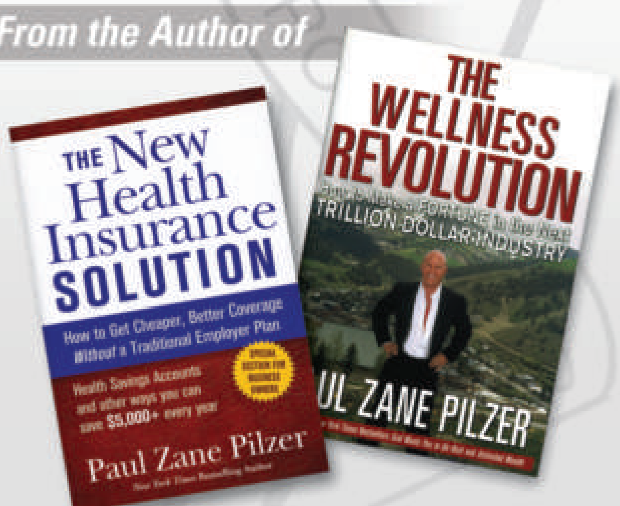
SAVE MONEY BY
INVESTING IN YOUR WELLNESS

Paying for Chiropractic Care

From the Author of



Save 25 to 50 percent by getting a 100% tax deduction for your Chiropractic care

Get health insurance that covers the prevention of disease as well as the treatment of disease

Build a $100,000+ Health Savings Account (HSA) for your future wellness and retirement

PAUL ZANE PILZER

NEW YORK TIMES BESTSELLING AUTHOR

The Wellness Revolution

Healthcare used to be mostly about sickness *(treating the symptoms of disease)*, versus wellness *(preventing disease from occurring in the first place).*

Sickness Care — Reactively treats the symptoms of disease

Wellness Care — Proactively prevents disease and slows aging

Until recently U.S. tax laws prohibited employer-sponsored health plans from covering most wellness care.

This has now changed. Thousands of scientific studies have validated the efficacy of wellness treatments, like Chiropractic care. In response, Congress has passed new laws putting Chiropractic and some other wellness care on an equal income tax basis with sickness care.

Now you can get the same employer and tax benefits for wellness care (like Chiropractic) that you used to get only for sickness care.

This booklet will show you how.

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A Brief History of U.S. Health Insurance

Why do most Americans receive health insurance from an employer rather than purchase it themselves?

Employer-Sponsored Health Benefits – The Old Way

Prior to 1945, Americans purchased health insurance plans just like they purchased life, auto, or homeowners insurance—they chose the best policy for their family, selecting only the benefits they required.

Beginning 1945, in order to circumvent wartime wage and price controls, employers were allowed to give employees and their families unlimited health benefits as "off the books" compensation. Employers received a 100% tax deduction for the cost, and both employers and employees did not have to pay wage or income taxes on the benefits. This tax loophole gave employer-sponsored health plans a 2-to-1 price advantage over individual (non-employer) insurance plans.

By 1980:

- About 80% of U.S. jobs included health benefits; and
- The cost of individual health plans had been priced out of reach for most families.

Employers originally liked employer-sponsored health benefits as a way to compensate workers, because the government paid half the cost through tax benefits. However, as the cost of medical sickness care skyrocketed, employers began slashing coverage—thereby shifting a greater burden to employees—or eliminating health benefits entirely.

TODAY:

- Less than 60% of U.S. jobs include health benefits;
- Employers have increased the employee's share of the cost more than 50% in just the past three years; and
- Each year two million fewer U.S. jobs provide any health benefits at all.

Even if you still have employer-sponsored insurance, you really don't have much "insurance" since you lose your health benefits when you lose your job.

In 2005, more than half of the 2 million U.S. families who filed for bankruptcy did so because of medical bills. Three-fourths of these families had traditional employer health insurance when they became ill—insurance they lost when they were no longer able to work.

Employer-provided health insurance doesn't provide any "insurance" for your employer, either—an employer's annual premium goes up each year by at least the amount of last year's claims.

Individual/Family Health Benefits – The New Way

In contrast to employer-sponsored health benefits, approximately 14 million Americans (4%) currently have individual or family plans that they purchased directly from a major insurance carrier in their state.

Today, individual or family health insurance plans today cost about half the price of employer-sponsored plans for similar coverage.

This is because, thanks to recent legislation, in 46 states* insurance carriers now offer substantial discounts on individual/family policies to the 80-90% of applicants who are basically healthy and/or have a wellness-oriented lifestyle.

*NY, NJ, VT, MA and ME currently prohibit health insurance carriers from offering discounts to healthy applicants. However, a bill in Congress (The Health Care Choice Act), if passed, could soon allow U.S. residents to purchase health insurance from a carrier in any state regardless of where they live.

$$$ TIP:

- ***Even if you receive free health insurance from your employer, you are probably paying to include your spouse and/or children in your employer's plan. You could save 50% or more by moving your dependents to their own permanent individual or family policy. Your employer does not want you to know this because, if your family is healthy, they need your family premium to pay for other, less-healthy employees.***

Once you have an individual or family policy, your premium generally cannot be increased, nor can your policy be cancelled, because of a new illness. In most cases, your monthly premium can be increased only with your age and general medical inflation.

You can purchase an individual/family health insurance policy directly from a carrier in your state, online, or through a licensed health insurance agent. (NOTE: You cannot be charged more for using an agent. If you use an agent, choose one who represents at least several major carriers in your state, including at least one BlueCross BlueShield plan.)

Moreover, since 2005, individual/family policies now carry similar tax advantages to employer-sponsored plans:

- Employers are allowed to reimburse employees tax-free for the premiums on their own individual/family policies; and
- Self-employed people are allowed a 100% tax deduction for the premiums on individual/family policies.

New State-Guaranteed Coverage for the Unhealthy

"What if I have a medical condition and cannot medically qualify for an individual/family policy?"

The best kept secret in health insurance is that the U.S. government now requires all states to have some type of state-guaranteed coverage for the 10–20% of applicants who do not medically qualify for private health insurance.

In 40 states, if you are charged more, or rejected, by a health insurance carrier due to a medical condition, you qualify for state-guaranteed coverage. In many of these states you need only a letter from a licensed health insurance agent stating that you would be charged more, or rejected, if you applied.

While every state is slightly different, state-guaranteed coverage is generally the same quality BlueCross BlueShield type coverage you would get if you were healthy, but for about twice the price.

$$$ TIP:

- ***Purchase state-guaranteed coverage for only the one member of your family with the medical condition, and get your healthy family members their own low-cost individual/family policies. If the coverage you want costs $400/month ($100/person) for a family of four, getting state-guaranteed coverage for the one unhealthy family member ($200/month) will raise your total family premium by 25% to $500/month.***

Learn more about individual/family policies and state-guaranteed coverage for your state at www.TheNewHealthInsuranceSolution.com or www.TNHIS.com.

Saving 25 to 50 Percent on Chiropractic Care

Flexible Spending Accounts (FSAs)

Health Savings Accounts (HSAs)

Health Reimbursement Arrangements (HRAs)

These new vehicles fund your out-of-pocket healthcare expenses with pretax dollars—saving you up to 50% on wage (FICA) and income taxes.

If you own a home, every April 15 you experience what it's like to get a 100% income tax deduction for your real estate taxes and for the interest on your mortgage. (NOTE: There are limits on the deductibility of mortgage interest, although most people do get a 100% deduction.) Now, you can get similar tax benefits for your chiropractic care.

Flexible Spending Accounts (FSAs)

An FSA allows you to specify a designated amount of your pre-tax wages for out-of-pocket medical expenses. FSAs formally covered only sickness care, and you had to use your entire designated amount by December 31 of each year ("use it or lose it").

Now, the rules have changed. FSAs can be used for wellness care like chiropractic, and for many over-the-counter medications. Moreover, you are now allowed an additional 2½ months—until March 15—to spend any unused funds from the prior year.

For example, suppose that you have a wellness plan with your chiropractor costing $200 a month ($2,400/year) and that you are in a 33% combined city, state and federal income tax bracket. Using an FSA to pay for your chiropractic wellness care will save you about 40% every month—33% in income taxes plus 7.53% in employee wage taxes (FICA + FUTA).

Chiropractic Wellness Cost With and Without an FSA

Without an FSA	$200/month	$2,400/year
With an FSA	$120/month	$1,440/year
Net Savings	$80/month (40%)	$960/year (40%)

To set up an FSA to fund your $200/month in chiropractic care:

- Tell your employer to set aside $200/month of your pre-tax wages in an FSA. This will reduce your monthly take-home pay by only about $120/month.
- Pay your chiropractor with your FSA debit card, or periodically submit a statement to your employer and get $200/month in tax-free reimbursements.

You pocket the additional $80/month in tax benefits.

$$$ TIP:

- ***Employers like FSAs as much as you do, because employers also save an additional 7.53% in employer FICA + FUTA wage taxes. That's why the majority of U.S. employers already offer FSAs. If your employer does not yet offer one, point out how he can save 7.53% for very little extra paperwork.***

Health Savings Accounts (HSAs)

If you are self-employed, or if your employer doesn't offer an FSA, you can still save the same 40% or more on your chiropractic care with a Health Savings Account. You get a 100% tax deduction for the funds you contribute to your HSA, or you can direct your employer to make pre-tax wage contributions to your HSA similar to funding an FSA, which will save your employer an additional 7.53% in wage taxes.

(See the next section for more on HSAs)

Health Reimbursement Arrangements (HRAs)

HRAs (also called Section 105 plans) represent the newest and most cutting edge development in employer-sponsored health benefits. Although they are brand new, four million U.S. employees are already covered by HRA plans.

With an HRA, employers designate a fixed annual amount for employees to spend, tax-free, on their choice of sickness or wellness expenses. Unused amounts each year may be carried forward indefinitely, and may be given to former employees tax-free to fund health costs during retirement.

In addition to general chiropractic care, HRAs are specifically allowed for smoking cessation and weight loss programs.

Employers have been raising annual deductibles and employee co-pays every year, both to save money and to give employees incentives to make wise healthcare choices. However, this forces employees to spend their own after-tax dollars for out-of-pocket expenses—needlessly wasting 25-50% by throwing away the tax deduction for these amounts.

Using HRAs, employers can still give employees the proper incentives to make wise healthcare choices, while also guarantying employees the 100% tax deduction they are entitled to for all sickness and wellness care.

$$$ TIP:

- ***If your employer doesn't yet offer an HRA for out-of-pocket healthcare expenses, tell him about it, and let him know you'd rather receive more tax-free HRA funds than taxable ordinary wages. Every $100 that your employer provides in tax-free HRA funds is worth the same to you after-taxes as up to a $200 increase in your salary.***

Health Savings Accounts (HSAs)

Health Savings Accounts represent the biggest change in health and retirement care since Social Security and Medicare. More than 2 million Americans opened HSAs in just the first year they became available.

With traditional health insurance, you receive no financial rewards from your insurance carrier for being healthy and having no medical expenses. By contrast;

HSAs let you keep, tax-free, what you don't spend today and allow you to use it for your healthcare tomorrow, or for your retirement; and HSAs let you invest in your own health by shifting unspent sickness care dollars to wellness and preventative care.

An HSA commonly refers to a high deductible ($1,050 to $10,500) "HSA-qualified" health insurance policy, combined with an IRA- or 401(k)-type savings account—an account that you can use to pay wellness or sickness expenses not covered under your deductible.

HSA-qualified health insurance policies are available either through employer-sponsored plans or through individual/family policies.

HSAs vs. IRAs or 401(k)s

An HSA is a combination of the best features of an IRA and a 401(k). Like an IRA, you can make your own tax-deductible contributions, even up to April 15 of the following year.

And like a 401(k), your employer may also make his own tax-deductible contributions to your HSA, or match a percentage of what you contribute (saving your employer an additional 7.53% in FICA + FUTA wage taxes).

But unlike an IRA or 401(k), you never pay income taxes on future withdrawals from your HSA for qualified medical expenses. With a traditional IRA or 401(k), you pay ordinary income taxes on every dollar you withdraw, even during retirement.

This is why you should not contribute even one more dollar to your traditional IRA, 401(k), or any other savings or brokerage account until you have first contributed the maximum amount allowed to your HSA.

How does an HSA Work?

To open an HSA, you must first obtain qualified health insurance with an annual deductible of $1,050 to $5,250 (single) or $2,100 to $10,500 (family). Then, you and/or your employer are allowed to make annual tax-deductible contributions to your HSA up to the amount of your deductible, to a maximum of $2,700 (single) and $5,450 (family). These amounts are for 2006 and typically increase each year.

HSA Rules for Calendar Year 2006

	Single	Family
Annual Deductible Range	$1,050 - $5,250	$2,100 - $10,500
Annual Contribution Limit	$2,700	$5,450

You can obtain HSA-qualified health insurance either from your employer or by purchasing your own individual/family policy. When you choose a higher deductible health plan, you should expect to save at least as much on your annual premium as you may be spending out-of-pocket under the higher annual deductible plan.

$$$ TIP:

- ***If you now spend $5,000 a year for traditional low-deductible health insurance, raising your annual deductible by $2,000 could reduce your annual premium by $2,000 or more—saving you $2,000 to invest in your wellness or save for future medical expenses or retirement.***

Your insurance carrier or employer will typically lower your premium this much for choosing high deductible insurance because it costs a carrier up to $50 in paperwork to process a typical $100 medical invoice—money the carrier will save if you pay your own medical bills up to your annual deductible.

Best of all, since you have control over the first $1,050 to $10,500 of your annual healthcare dollars, you can choose for yourself how this money is spent—or saved—on wellness, chiropractic, dental, or sickness care.

HSAs and Chiropractic Care

- HSAs can guarantee every chiropractic patient a 100% tax deduction for up to $5,450 per year of family chiropractic care—merely by paying for care through an HSA.
- HSAs allow patients to save money on sickness care tomorrow by investing today in wellness and preventative care.
- HSAs allow patients to convert unused sickness care health insurance premiums into HSA contributions that can be used for tax-free chiropractic care.
- The rules for HSA-qualified health insurance coverage allow employers and insurance carriers to still offer “first dollar” (i.e., below the deductible) coverage for preventative or wellness care, like chiropractic.

- HSAs allow patients to build a health savings nest egg for their future wellness care, sickness care, and retirement.

How Much Can You Save With an HSA?

Begin at Age	Annual Contribution	Total Contribution	8% Annual Growth	Balance at Age 65
25 (40 years)	$5,250	$210,000	$1,384,327	$1,594,327
35 (30 years)	$5,250	$157,500	$523,138	$680,638
45 (20 years)	$5,250	$105,000	$164,001	$269,001
55 (10 years)	$5,250	$52,500	$31,050	$83,550

[Source:*The New Health Insurance Solution*, page 98.]

$$$ TIP:

- ***Just as with FSAs, employers can save an additional 7.53% in employer FICA + FUTA wage taxes by allowing employees to set aside pretax wages for contributions to their HSA. Even if your employer doesn't offer health benefits, point out how he can save 7.53% by allowing employee HSA contributions for very little extra paperwork.***

My Personal Wellness Story

There are hundreds of new treatments available today to make you feel healthier, to slow the effects of aging, and to prevent diseases from developing in the first place.

But until people first experience one of these treatments working for them or for a member of their family, they will probably remain skeptical and miss out on an opportunity to improve their quality of life and to reduce their long-term healthcare costs.

When I was in my 40s, my orthopedic surgeon recommended that I undergo expensive knee surgery to relieve pain in my knees from years of snowboarding and mountain biking. Instead, I took glucosamine, a dietary supplement which my surgeon said he had never heard of. Within a year, the pain disappeared and I no longer needed the operation. This led me to wonder what else medical providers were unaware of that could prove beneficial to their patients.

Prior to this experience, with the exception of my knee problem, I considered myself “healthy.” I saw a doctor only for an annual checkup. Today I visit my “doctor” every week—although it is a different type of doctor than I ever would have imagined seeing. My doctor is a chiropractor.

After I began a series of chiropractic “wellness visits,” my wife, who is a scientifically-minded, UCLA-trained biologist, was pleased with my results–so pleased that for the past 2 years she has been taking our family to the chiropractor for a weekly “adjustment.” We credit this wellness care with having eliminated the colds that are so often prevalent in a family with four small children. In fact, there is simply no way to properly describe how much “better than healthy” we feel since adding quality alternative wellness care to our lives.

— Paul Zane Pilzer

$$$ TIP:

- ***You owe it to yourself to check out the various wellness practitioners in your area. In addition to the benefits to your physical health, under new tax laws chiropractic, osteopathic, and naturopathic care are treated the same as care from MDs—you can use your employer's FSA, HSA or HRA to pay for your alternative care.***

Your Next Steps

Step One

Talk to your chiropractor about setting up a wellness chiropractic program for you and your family. Chiropractic wellness care can make you healthier today and save you money on future sickness expenses.

Step Two

Employees – Speak to your benefits administrator about how to use your FSA, HSA and HRA to pay for your chiropractic care.

Step Three

Employees and the Self-Employed – Open an HSA and choose the best high-deductible health insurance plan that best lets you invest your savings in your continued health and wellness.

For more information visit www.TheNewHealthInsuranceSolution.com or www.TNHIS.com.

U.S. $4.95

Now you can get the same employer and tax benefits for wellness care (like Chiropractic) that you used to get only for sickness care.

This booklet will show you how.

About the Author

Economist Paul Zane Pilzer is a world-renowned professor and entrepreneur, and is the author of seven best-selling books including *Unlimited Wealth*, *The Wellness Revolution* and *The New Health Insurance Solution*. He served as an economic advisor in two White House administrations and is a former commentator on NPR and CNN. To learn more visit www.paulzanepilzer.com

For more information contact:

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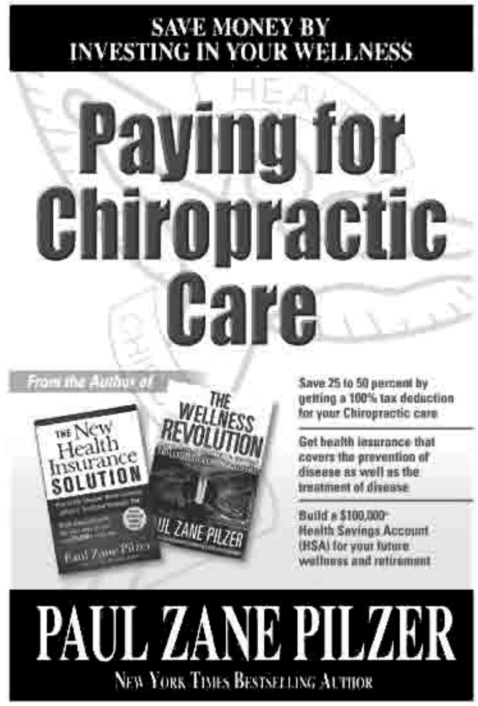

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