

# Estimate of the Situation

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## Step Right Up!

There is a reason that physicians, some hospitals, and savvy members of the public are increasingly walking away from private and government insurance plans. Economic facts are stubborn things.

Let's play Health Insurance Lottery.

The numbers used in this game range from 1 to 100. Each lottery ticket has 2 numbers in that range and makes you a player in two separate games. Each ticket costs \$9,068.00.

In game 1, the prize is \$10,000.00 and your chance of winning is one in four. In game 2, the prize is \$100,000.00 and your chance of winning is one in fifty. Of course, before you collect your winnings you'll have to fork over your deductible. According to [MSN Money](#), the average deductible for a "bronze" plan, the lowest price coverage, is \$5,081 per year.

So, when all is said and done, your \$9,068.00 ACA Lottery Ticket gives you a one-in-four chance of winning \$4,919.00! That's the game number 1 prize of \$10,000.00 minus the deductible of \$5,081.00. You also have a one-in-fifty chance of winning at least \$94,919.00. That's the game 2 prize of at least \$100,000 minus the deductible of \$5,081.00. Please see this [Newsweek article](#) for more on the odds of "winning" health insurance Lotto.

Is that a bet you would make voluntarily? Yet, those are the odds that adults under 65 are typically playing when they buy health insurance. Most would fare better if they bought only catastrophic coverage and paid for routine medical care either out of pocket or with borrowed money.

Would you like to play again?



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