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HOW MUCH WILL A DOCTOR VISIT OR PRESCRIPTION DRUG COST? COMPARE COSTS ONLINE AND KNOW BEFORE YOU GO.

New employee benefit plan helps consumers navigate basic healthcare costs.

Phoenix, Arizona – May 14, 2008 – The healthcare consumerism movement has spurred individuals to want more information – specifically cost and quality information that is relevant, meaningful, and available before services are received. There are a growing number of resourceful websites that provide health care information on general content, conditions, treatments, and quality measures, but very few provide meaningful cost comparison information.

A Phoenix based company, Ternian Insurance Group LLC., is set to launch an online price transparency tool designed to empower individuals with cost comparison information for basic healthcare services. DoctorNavigator.comSM will allow healthcare consumers to compare prices that physicians charge for common office visit procedures and compare prescription drug prices across different pharmacies.

With the DoctorNavigator program, uninsured individuals, as well as individuals that are underinsured due to high-deductibles or limited benefits, will be able to reduce their out-of-pocket medical expenses. Ternian found that the cost of a basic office visit procedure can vary from \$49 at one location to \$212 at another – an over 400% difference in price for the same exact billed procedure. For a prescription drug, finding a generic alternative for brand names can yield an average savings of 68%. DoctorNavigator is a consumer-driven tool that will help members find greater discounts on physician services, generic drug alternatives, and lower cost pharmacies.

Ternian believes that DoctorNavigator.com will promote quality, affordable care while putting consumers one step closer to comparison shopping for basic healthcare services. “The internet provides almost unlimited access to research information and comparison pricing on virtually any product or service,” said Ben Rozum, President of Ternian. “Consumers need help in navigating basic healthcare costs. Now, individuals who are uninsured or underinsured, can access this powerful tool that will help them plan for upcoming medical expenses and set appropriate expectations on the cost,” he added.

In addition to the cost comparison tools, DoctorNavigator includes a consumer portal where individuals can review and submit patient satisfaction reviews and find information on hospital quality ratings. Links to patient advocacy groups and resources for medical condition research are also included on the site. With the DoctorNavigator program, members receive ongoing, pre-negotiated discounted rates from health care providers. Providers that participate in the discount networks include approximately: 400,000 primary care physicians and specialists, 55,000 hospitals and facilities, 53,000 pharmacies, as well as vision, dental and hearing care providers. Discounts under the program range from 10-40%. By navigating the consumer-driven information, individuals will be empowered and encouraged to make their own informed health care decisions based on service, quality, convenience and cost.

Ternian will offer the DoctorNavigator program in an alliance with the Galaxy Health Network to select health insurance plans and as a stand-alone voluntary employee benefit plan. It will also be available to individuals through its direct-to-consumer membership portal. According to P.J. Shane Jr., President of Galaxy, "Consumers in the limited-benefit medical and discount health care market have been looking for a tool like this for sometime now." He continued, "With Ternian's DoctorNavigator technology, our members win because they'll now have a more transparent idea of what their savings will be in real dollars, and not just percentages." Employers will be able to provide this discount healthcare program, which includes a one-of-a-kind consumer-driven platform, to their employees and their dependents at a discounted group rate, starting at just under \$8 per employee per month.

The proprietary navigation tools of DoctorNavigator.com do not attempt to establish a ranking system of physicians based on any combination of cost, quality, performance, or efficiency measures. Rather, it provides an integrated access point for consumers to view price, patient satisfaction ratings, and quality information in a format where the measures are independent of one another. The price comparison data is derived from private resources including claims re-pricing data, and from an aggregation of publicly available information. Physicians will also have the capabilities to post their patient charge schedule for cash paying individuals directly to the DoctorNavigator site.

Ternian launched their company earlier this year with the belief that there continues to be a need in the voluntary and individual marketplace to provide health care consumers with more choice, information, and a broader range of quality, affordable options. DoctorNavigator.com is the first of their value-based products and consumer-driven services to be released. The online portal is expected to be fully deployed by June 1st. For more information, visit www.DoctorNavigator.com.

About Ternian Insurance Group LLC.

Ternian Insurance Group, based in Phoenix, Arizona, is a niche insurance program manager and marketing agency. We specialize in the product development and distribution channel management of value-driven, Direct Voluntary Benefits. Our founders have a 17 year history of helping thousands of employers and millions of uninsured workers obtain quality, affordable coverage. We remain committed to that cause in the voluntary marketplace. For more information, visit www.ternian.com.

About Galaxy Health Network

Galaxy Health Network is a national Preferred Provider Organization that has grown its provider base to over 400,000 physicians, 2,700 hospitals and 52,000 ancillary providers – all directly contracted, and brings together Managed Care Professionals with over five decades of collective experience for the purpose of providing expert assistance and guidance in the containment of medical costs. Managed Care, Inc. was founded and began operations in November of 1993 through the purchase of the assets of AUGNET, a California-based PPO with approx. 300 hospitals, 20,000 physicians and 100 ancillary providers. In 1998, Managed Care, Inc. changed the name of its provider network to Galaxy Health Network. For more information, visit www.galaxyhealth.net.

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