

What's Covered?

Start Health plans provide comprehensive coverage that ensures members have access to essential healthcare services when they need them. Coverage includes:

Office Visits / Urgent Care	Psychiatric Therapy (48)	Lab Tests / Dialysis
Preventative Care	Occupational Therapy (20 appts)	Surgeries / Anesthesia
Prescription Drugs	PT / Chiropractic (12 appts)	Second Surgical Opinions
Free Telemedicine	ER visits / Ambulance	Diagnostic Imaging
Physical Therapy (20 appts)	Hospital Stays	Chemotherapy and Radiation
Speech Therapy (20 appts)	Intensive Care	In- and Outpatient Services

Reimbursement Model

Start Reimbursements empower members with choice in their healthcare. Members can easily view reimbursement rates in their member portal and compare them with cash prices of doctors in their area. Start's reimbursement amount remains consistent regardless of what a doctor charges. Reimbursements are typically set at 130% of Medicare rates, ensuring members receive fair compensation and potential savings on their care.

Procedure	Typical Price Range	Start Reimbursement Rate
PCP Office Visit	\$92 — \$110	\$96
Complete Blood Panel	\$112 — \$204	\$143
Mental Health Counseling	\$75 — \$250	\$197
Chiropractor Visit	\$37 — \$61	\$42
Wrist MRI	\$298 — \$1440	\$304
Deviated Septum Repair	\$3670 — \$7392	\$5200
Gallbladder Removal	\$5452 — \$9414	\$7507
Appendix Removal	\$5817 — \$9185	\$7643
Rotator Cuff Repair	\$5817 — \$12,232	\$7643
Colonoscopy	\$1611 — \$3150	\$2056

This table compares typical cash price ranges for common medical procedures with Start's fixed reimbursement rates. Each procedure's cost includes bundled estimates for associated expenses like doctor fees, facility charges, anesthesia, and equipment. Due to pricing variations between providers, the total cost is presented as a range. The Start Reimbursement shows consistent reimbursement amounts set by Start Health, regardless of provider charges. These examples, based on typical claims, highlight potential member savings and promote transparency in healthcare costs.

Preventive Care

Members receive 100% of their Start Reimbursement rate for preventive care pre-deductible. Common examples of preventive care include immunizations, routine cancer screenings, mental health screenings, and more. For a complete list of preventive care procedures, visit starthealth.com/preventive-care.



Free Telemedicine

Members can schedule free Telemedicine appointments through Premier Family Medical in their online member portal or by contacting our Personal Health Assistants.

Prescription Drugs

Start Health's reimbursements for prescription drugs are set based on Medicare generic rates. The table below reflects surveyed price ranges for common medications at different pharmacies. Brand name drugs are covered but all prescriptions are reimbursed at the generic price rate, ensuring affordability while maintaining comprehensive coverage.

Medication	Typical Generic Cost	Start Reimbursement
Atorvastatin (Cholesterol)	\$20 - \$50	\$32
Benzodiazapine (Anxiety)	\$4 - \$20	\$7
Sertraline (Antidepressant)	\$4 - \$20	\$16
Amoxicillin (Antibiotic)	\$4 - \$10	\$4
Lisinopril (Blood Pressure)	\$4 - \$20	\$6
Levothyroxine (Hypothyroidism)	\$7 - \$10	\$4
Hydrocodone (Pain Management)	\$12 - \$25	\$9

Concierge Service

Do you have questions about procedures or medications that aren't listed here? Call our Personal Health Assistantsc at (800) 894-9454 or visit StartHealth.com for more info.

