



CoinMD
SMARTCURRENCY FOR HEALTHCARE

How Will You Pay for Your Healthcare After You Retire?



By Thomas E. McMurrain, CEO, CoinMD, Inc.

Healthcare in the U.S. and around the world is facing a "**Perfect Storm**" from all directions:

- ✓ **Aging populations** that require more services over longer lifespans
- ✓ **Fast-rising costs** that far outpace inflation
- ✓ **Lose of "safe-haven" investments** like real estate and gold
- ✓ **Depreciating currencies** that erode retirement savings Precarious
- ✓ **social programs** like Social Security and Medicaid

All these factors point to a coming global crisis in healthcare that will sweep away the best-laid plans of Baby Boomers, Generation Xers, and Millennials alike.

People use many strategies to protect their retirement: downsizing their homes, adopting healthier lifestyles, relying on union or public-sector pensions, and saving money for retirement.

But none of these work as well as they used to. For instance, real estate prices are volatile and unpredictable. A healthy lifestyle can't prevent accidents. Few people have generous pensions. And the ongoing depreciation of currency erodes the purchasing power of any savings.

The bottom line is that no traditional approach is enough to protect your retirement against the coming crisis in healthcare. So, what can people do?

This paper proposes another way to protect your retirement: a new cryptocurrency like Bitcoin designed specifically for healthcare.

This new cryptocurrency called CoinMD will power a membership network linking healthcare providers to consumers. The buying power of the whole community will lower healthcare costs and the appreciation of the cryptocurrency will give members a hedge against future costs.

The network will reward members for referring others and using preferred products and services. That will help members enjoy a better quality of life, safe from the crisis in healthcare that could otherwise engulf their hard-earned wealth. CoinMD is the perfect hedge for the perfect storm.

CoinMD: SmartCurrency for Healthcare™

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Part 1: The Coming Global Crisis in Healthcare

The healthcare system is broken. Everyone knows it, but few people have the power to do anything about it. This part covers the many forces coming together to form a crisis in healthcare. The same forces are evident in the United States and every other developed country in the world.

1.1 Aging Populations Need More Services over Longer Lifespans

In 1935, when President Roosevelt brought in Social Security, the average American man lived to be 58; the average woman to 62.¹ Most people did hard physical labor their whole lives, until an accident or frailty took them out of the workforce. No one retired for 20, 30, or even 40 years like we do today.

Now that people live longer, their retirement savings must last far longer. That's a mixed blessing.

"Longevity is one of humanity's great accomplishments," wrote *The Economist* recently. "Yet it is seen as one of society's great headaches... As the world greys, growth, tax revenues and workforces will decline while spending on pensions and healthcare will increase."²

And as the massive number of Baby Boomers move into their 70s and 80s, this will place an unbearable strain on healthcare systems in the United States and many other countries. The aging population is the first sign of the gathering storm.

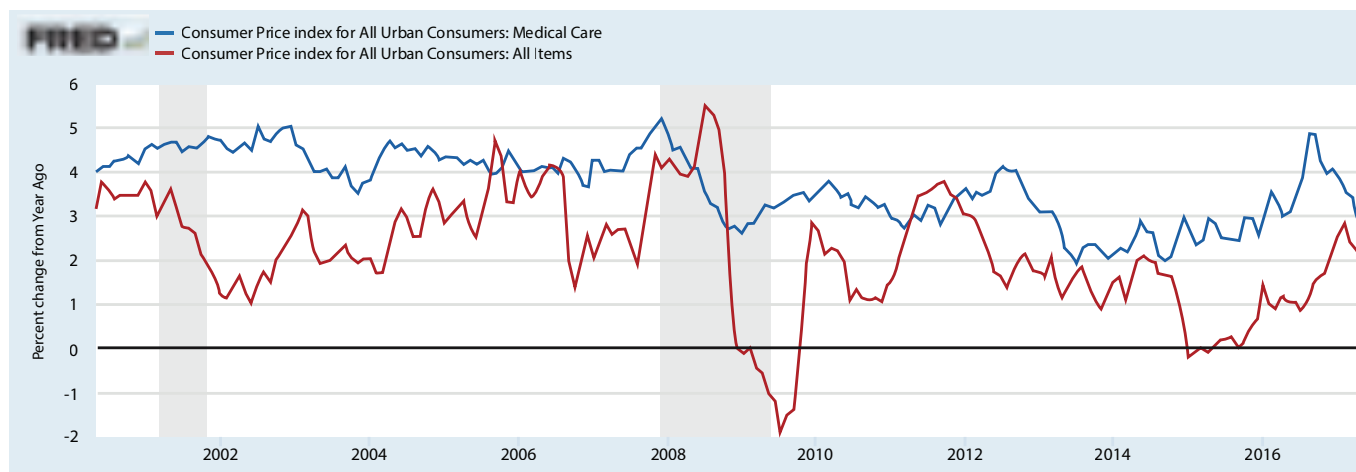
1.2 Healthcare Costs Are Rising Faster than Inflation

As long as prices remain relatively constant over time, inflation isn't a huge problem. But healthcare costs for everything from administration to prescription drugs are quickly rising.

U.S. healthcare costs are projected to jump by 5.6% every year until 2025.³ That's much faster than the rise in the consumer price index (CPI), a convenient measure for the overall rate of inflation. Figure 1 shows the difference from 2000 through today.

Figure 1: U.S. Healthcare Costs Usually Rise Faster than CPI

Source: Federal Reserve Bank of St. Louis



Part 1: The Coming Global Crisis in Healthcare

This means that the purchasing power of a dollar for healthcare decreases over time. For instance, if you spend \$100 on prescription drugs today, the same drugs will cost \$289 by the year 2060, assuming only 2.5% inflation. And healthcare inflation generally runs well above 3%.

This hidden cost—the difference between “regular” inflation and healthcare inflation—extended across an entire country—points to a looming national crisis.

1.3 Safe-Haven Investments Are No Longer Safe

During times of high inflation, wise people often hold investments in safe-haven commodities. Real estate and gold have always been popular. However, the safe havens of yesterday are no longer so safe.

First, nobody guarantees that these will hold their value compared to healthcare. What use is a slow-moving safe haven against retirement costs that are running out of control?

- ▶ Real estate prices can be volatile. Many unfortunate people had their life savings tied up in real estate during the 2008 Financial Crisis. Many lost their homes or went “underwater” with mortgages higher than their homes’ resale value. What happened to anyone who got sick after that meltdown?
- ▶ Gold’s recent performance has been very poor. As shown in Figure 2, gold crashed from a high of \$1,794 in 2012 to just over \$1,200 in 2017—a loss of about one-third. And there are no signs that it’s headed back up. Investors admit that there’s no reliable way to predict the future price of gold—or anything else.⁴

Figure 2: Gold Is No Longer a Safe Haven



Source: GoldPrice.org

1.4 Depreciating Currencies Erode Retirement Savings

If you're holding your savings in a retirement account, you can benefit from special programs like the Roth IRA or the 401(k). Even so, your money is still subject to the uncertainties of national currencies. High deficits can undermine any currency.

For example, the U.S. Federal Reserve printed more than \$4.25 trillion in a program called "quantitative easing" to rescue the banks from bad debts between 2008 and 2014. Central banks in Canada, Europe, and Japan did much the same.⁵

While this staved off an even worse economic meltdown than we suffered, no one knows what the final outcome will be. Some say this government intervention sowed the seeds for future problems. One thing is for sure: Expanding the money supply hurts savers, especially people saving for retirement.⁶

Will the U.S. dollar be strong many years from now, when you need it for your retirement expenses? Don't let the illusion of the greenback fool you. All traditional currencies depreciate over time. The only question is which currency you choose, and whether your luck lasts until you retire.

1.5 Social Programs Must Become Less Generous

Social Security, Medicare, and Medicaid all save lives. These social programs make healthcare services available to the people who need them most.

These are designed to feel like powerful institutions that people can rely on. But the truth is not so comforting. The fact is, none of these can solve the coming crisis in healthcare. For example, they have no power to change the prices of prescription drugs; they can only determine who pays for them.

Social Security will likely be curtailed

Anyone who relies solely on Social Security is entrusting their well-being to governments that may not deliver. That's because Social Security relies on ongoing government action to top up its funds. The 2016 Social Security and Medicare Trustees' report points out that if lawmakers do not make it more solvent, its retiree benefit funds will be tapped out by 2034.⁷ This could spell disaster for anyone who needs Social Security in the next two or three decades.

While it's unlikely that benefits will simply stop, expect them to be curtailed. Lower old-age payments—the Trustees' report says 23% lower—on top of higher healthcare costs mean that Social Security alone will not cover healthcare into old age.

Medicare could be cut

The National Center for Policy Analysis declares that Medicare today is unsustainable.⁸ While Medicare costs have been lowered by Obamacare, this has only extended Medicare's solvency until 2028.

When insolvency strikes, benefits will likely be cut by 15% to 25%. This points to a similar future as for Social Security—lower payouts to cover higher costs—so that benefits become less and less sufficient.

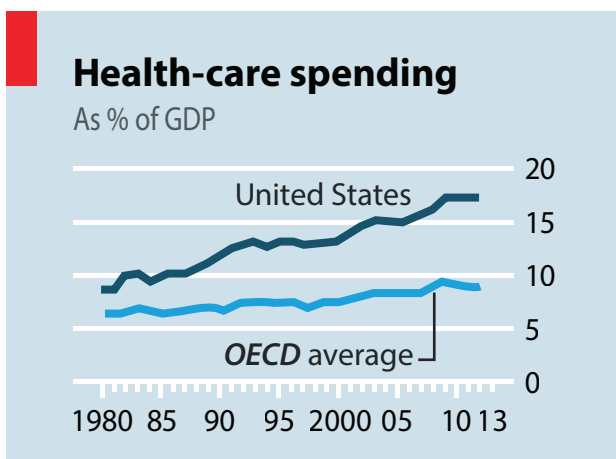
Anyone expecting to retire in the next decade or two may be surprised to find that the social programs their parents relied on are no longer meaningful.

1.6 The Bottom Line: Healthcare Costs Rise while Savings Lose Value

Medical costs in nearly every country will continue to become more expensive.

And no other country spends more than the U.S. on healthcare, either per capita and as a portion of the economy. As shown in Figure 3, Americans pay far more than the other 33 developed nations in the Organization for Economic Co-operation and Development (OECD).

Figure 3: U.S. Spends More than Other Countries on Healthcare



Source: *The Economist*

Another sobering fact: In 2012, the Deloitte accounting firm estimated the rate for sustainable growth in American healthcare at \$116 billion per year. Yet the actual growth rate from 2013 to 2016 was \$621 billion per year: more than five times the sustainable rate!

In other words, the U.S. is heading into a multi-trillion-dollar shortfall for healthcare. And many other countries are on the same course, sailing right into the storm.

With costs rising faster than inflation, anyone trying to save for retirement needs an investment vehicle powerful enough to return far better than average results.

So, what are the options?

- ▶ In March 2017, 10-year U.S. treasury notes hit a high of 2.62%. Although treasury notes are safe, this return is barely above the inflation rate—not nearly enough to cover medical expenses through retirement.
- ▶ 401(K) plans matched by employers can sometimes generate returns that beat inflation, but only when they're maxed out. The problem is not everyone is eligible for a 401(K). For instance, what are small business owners or lower-income employees supposed to do?

It's clear that anyone planning to retire in the next few decades must find an investment vehicle that can promise outstanding results while remaining a safe asset.

1.7 Public Systems in Other Countries Will be Hit Hard

Medical tourism is a growing option for Americans who need affordable healthcare. By traveling to a country with a public healthcare system, Americans can gain enormous discounts over what they would spend at home.

However, public health systems won't be the answer for the sick retirees of tomorrow.

That's because the coming crisis also threatens public healthcare systems outside the U.S. Familiar storm signals are already gathering in Canada and in European countries with single-payer healthcare systems:

- ▶ Aging populations, especially Baby Boomers
- ▶ Ever-increasing costs for healthcare
- ▶ Currencies like the Canadian dollar and the euro eaten away by inflation
- ▶ Social programs strained to the breaking point

When healthcare systems can no longer pay for themselves, people will have little chance of finding reliable, high-quality care in another country. Any remaining options will cost so much, only the richest consumers will be able to afford them.

1.8 Most Americans Aren't Ready

Constantly rising healthcare costs place a huge strain on every consumer, insurance policy holder, and retired person. And this strain is getting worse every year.

Fidelity Investments estimates that a healthy 65-year old couple who retired in 2016 will need \$260,000 in savings for healthcare, plus another \$130,000 for long-term care. That's \$390,000 in all—and this figure goes up every year.⁹

Yet in a 2013 survey, the company found almost half the respondents aged 55 to 65 believed just \$50,000 would be enough to cover their medical costs after retirement.¹⁰ That's less than 15% of their likely costs!

This reveals a startling disconnect between what retirees expect to pay for healthcare and what they will actually pay.

In reality, most Americans don't save nearly enough to cover these costs. In fact, 1 out of every 3 Americans has no retirement savings at all. Only 13% have at least \$300,000 tucked away, enough to give them a fighting chance.¹¹

This means that only 1 in 10 Americans has a good chance to afford their own healthcare when they retire. The rest will have to rely on family, or on social programs less generous than they are today.

Like a hurricane just over the horizon, the healthcare crisis is real, it's getting bigger, and it's getting closer. Are you ready for the storm? Sadly, most Americans aren't.

Part 2: What Does the Crisis Mean for Your Generation?

Most of the available projections extend to 2060 and no further. But the crisis will not suddenly hit in that one year. The storm will gradually batter each generation as they try to look out for their own interests.

2.1 Baby Boomers will scramble for healthcare

Policy think-tank Health Services Research says the Baby Boom generation will face “The 2030 Problem.” By 2030, every member of the Baby Boomer generation will be at least 65 years old. At that point, a full 18% of the U.S. population—nearly 1 in every 5 Americans—will be eligible for Social Security.¹²

Of these, more than 60% are expected to suffer from more than one chronic condition such as arthritis, diabetes, heart disease, high blood pressure, high cholesterol, or cancer.¹³ All these people with chronic conditions will need recurring care. This wave of demand for treatment is going to challenge every hospital, and many will falter under the pressure.

If healthcare policy does not radically change before the year 2030, the massive demand for treatment will quickly drain all the country’s available resources.

Other countries will face similar crises. Japan already has the oldest population in the world, with one-third of its population over 60. Germany, Italy, Finland, and most other European countries aren’t far behind.¹⁴ And by 2030, more than 1 in 4 Chinese will be 60 or older—more than the entire population of the United States.¹⁵

All over the globe, Baby Boomers will be struggling to access and pay for healthcare in coming years.



2.2 Generation X will outlive their retirement savings

The median retirement savings for Generation Xers now stands at \$69,000.¹⁶ This points to an eventual retirement fund of around \$480,000 by age 65.

But anyone who retires with that amount in 2040 will have to get by on \$20,000 a year plus Social Security. According to Pathfinder Investment Advisors, that “may not even come close to covering household costs in 2035 or 2040, let alone medical ones.”¹⁷

What’s worse, unplanned expenses have forced many members of Generation X to dip into their retirement savings without any way to replace what they spent.¹⁸ For example, many bought homes right before the real estate crash of the mid 2000’s. Many are now in significant debt.

In fact, economists at the Federal Reserve Bank of St. Louis coined the phrase “Generation X = Generation Debt” when they found that the average household headed up by a 44-year-old in 2014 owed \$142,000.¹⁹

Battered by huge numbers of Baby Boomers signing up for benefits, social welfare institutions will likely take on more and more debt. That will make them less and less generous for members of Generation X who can't afford to pay for healthcare.

With eroded savings and fewer entitlements, most Generation Xers will end up between a rock and a hard place in later life.

2.3 Millennials will feel the full brunt of the crisis

Anyone born between 1981 and 1996 will feel the full impact of the healthcare crisis. All the different factors will converge on this generation:

- ▶ Medical inflation will have soared far beyond “regular” inflation for decades
- ▶ Housing costs will likely take a similar route
- ▶ For every Millennial in the workforce, numerous retirees will be drawing benefits
- ▶ Strained to the breaking point, many social welfare programs may be on the chopping block

Under the current budgeting plan, Social Security is only guaranteed until 2034.²⁰ This means that Millennials may well have to contend with reduced benefits. Yet research shows that even cutting Social Security benefits by 21% puts many beneficiaries dangerously close to the poverty line.

Only the wealthiest Millennials will be able to weather this storm. Even those who maximized their contributions to a retirement plan and saved for their whole lives will be only marginally well off.

And thanks to medical advances and improved lifestyles, Millennials are likely to live longer than any earlier generation. We’d like to wish them all health, wealth, and happiness—but these may be empty promises when the coming healthcare crisis hits.

Forward-thinking people try to protect themselves from the gap between rising healthcare costs and the shrinking purchasing power of their retirement savings. This part analyzes some of the most popular approaches, and why none of these provides adequate protection from the coming crisis.

3.1 Downsizing to a Smaller Home

Moving into a smaller, more affordable home and pocketing the difference to fund your retirement is a popular option for empty-nesters. This is a tried-and-true way for homeowners entering retirement to augment their savings enough to live comfortably.

However, this plan relies on consistent, predictable growth in real-estate prices. No homeowner can be certain of that, after living through the sub-prime lending debacle and the Housing Bubble and Credit Crisis of 2007-2009.

Finally, to benefit from this approach, you must own a home—and today 4 out of 10 Americans don't.²¹

3.2 Getting a Reverse Mortgage

Some homeowners rely on a financial vehicle called a reverse mortgage. Like a river that changes course and runs backwards, a reverse mortgage gradually draws equity back out of the home to pay for the homeowner's living expenses.

Lenders often aggressively market these plans to the elderly. But they don't always go into detail about the risks involved:

- ▶ There is no guarantee that a homeowner will die before their equity runs out. Then they will face the unpleasant prospect of paying rent for the rest of their days.
- ▶ Elderly people who move to assisted living homes may find themselves on the hook for the excess value of the reverse mortgage, on top of all the recurring costs for their long-term care.
- ▶ A reverse mortgage can force heirs to pay off the loan before they inherit the property. Yet that payoff can easily exceed the value of the home.

For these reasons, a reverse mortgage may not be the perfect solution after all.

3.3 Adopting a Healthier Lifestyle

The Investment Company Institute claims that today's retirees are healthier than ever before. If this trend continues, future retirees may enjoy insurance rebates for healthier lifestyles. Some may even see this as protection against rising healthcare costs.

However, lifestyle changes can't prevent many old-age ailments, accidents, or falls.

In fact, healthier lifestyles may only add to the problem. The fact that a person retiring in 2040 enjoys a healthier lifestyle doesn't guarantee them any lower healthcare costs. This simply suggests they will live longer, which will actually increase their healthcare costs over time.

3.4 Benefiting from an Employer-Matched Health Savings Account (HSA)

Employer-matched retirement funds and health savings accounts (HSAs) can help build a viable nest egg for medical expenses in later life. Since employer contributions are matched, and these enjoy the tax benefits for a retirement investment vehicle, these can ensure a healthy retirement income for years.

However, only employees of the largest and most successful companies are eligible for employer-matched contributions. And only top executives tend to earn salaries large enough to have anything left over to contribute to these plans. In fact, one quarter of American employees benefitting from an employer-matched plan are not maximizing their employer's contribution.

This remains an option only for the lucky few.

3.5 Paying Higher Co-Pays or Deductibles

Retirees with sufficient savings and investments may be able to accommodate higher co-pays and deductibles for healthcare expenses. Just remember: These out-of-pocket costs will increase as the healthcare crisis hits, and not all retirees will be able to afford them.

At the moment, co-pays or deductibles eat up nearly 10% of the average American's income. Even though regulators seek to cap co-pays at reasonable levels, no one can guarantee that these costs will stay reasonable for the foreseeable future.

In fact, the National Center for Policy Analysis figures this government intervention will most likely drive up insurance premiums and drug prices. This would spell disaster for any retiree counting on their healthcare costs to remain fixed after they retire.

3.6 Collecting a Union or Public-Sector Pension

Union workers and public servants who have put in a lifetime of work expect to receive their promised pensions. This seems like a reasonable strategy, since unions place great importance on negotiating contracts with good pensions for their members.

But in fact, these funds can bottom out. In February 2017, the New York Teamsters Local 707 officially ran out of money, the first local to do so in modern history.²² They will not likely be the last.

Pensioners can be forced to make do with broken promises from pension-fund managers who routinely delay payments and gamble with their trusts, extracting huge management fees whether or not they build up the value of the funds.

It was once viewed as a sacred trust to protect pensions for working people and their widows. Today, these funds are seen as pools of capital like any other, subject to the risks of the marketplace.

Many politicians and corporate owners would love to shirk their pension obligations. Urged on by greedy consultants, some U.S. states are actively developing plans to do so.²³ Companies that fail, from Nortel to United Airlines, don't always honor their pension commitments. It may not be prudent to expect your union or public-sector pension checks to keep coming until you die.

3.7 Saving for Your Own Retirement

Financial advisors encourage anyone with the extra funds to create a personal retirement savings account. This can be an effective way to ensure your financial independence well into retirement, but it only applies to the minority of high-income earners.

In fact, a recent survey shows that about 75% of Americans over 40 aren't saving enough to meet their retirement needs.²⁴ And even those who are debt-free and have money in the bank will find that money is worth less every day as depreciation eats into it.

3.8 The Bottom Line: Few Will Have a Secure Retirement

After reviewing all these traditional options, one thing is clear: The best plan for dealing with the coming healthcare crisis is to have loads of money. But not everyone does.

In fact, the Federal Reserve Bank of New York reports that total household debt hit a new high in the first quarter of 2017, up \$149 billion to \$12.73 trillion. Those debts include car loans, student loans, mortgages, and credit cards—and reach even higher than after the financial meltdown of 2008.²⁵

It's hard to save when you're drowning in debt.

Anyone who isn't saving enough today will find themselves retiring without enough money to weather the coming storm. Any age-related ailment or accident could spell ruin.

Anyone without resources will be forced to rely on public entitlements like Social Security and Medicaid. But we've already seen how these programs will almost certainly become less generous in the future.

Perhaps the worst strategy is to give up on a comfortable retirement, plan to work longer, and hope you never get sick. Or perhaps shoot for winning the lottery. But that's not much of a plan.

What consumers really need is a better way to deal with the growing costs of healthcare and our limited options for protecting our money.

Instead of relying on real estate, entitlements, or even good luck, we need a plan built around an investment vehicle that both healthcare providers and consumers can trust. This investment should actually grow in value over time, instead of shrinking.

This will provide consumers with a hedge against healthcare costs, a hedge that continues to grow even as we age.

4.1 Introducing Cryptocurrency

The best candidate for such an investment vehicle is a *cryptocurrency*.

A cryptocurrency is a medium of exchange, a way to store and transfer value. These are an intriguing alternative to the traditional “fiat” currencies issued by countries. Figure 4 shows the key differences between traditional currencies and cryptocurrencies like Bitcoin.

Fiat currencies like dollars, euros, or pounds can be printed, stolen by thieves and copied by counterfeiters. Cryptocurrencies are digital from beginning to end, making them far more secure from bad actors.

Figure 4: Traditional Currencies and Cryptocurrencies

	Traditional (Fiat) Currencies	Cryptocurrencies
Examples	Dollar (\$), Euro (€), Pound (£), Yen (¥)	Bitcoin, Ethereum, Litecoin, Zcash
Issued by	National governments and central banks	Foundations and companies
Valued by	Global network of analysts, bankers, currency traders, and speculators	Global network of analysts, currency traders, and speculators
Strengths	Understood and accepted almost everywhere	Much harder to steal or counterfeit
Drawbacks	Depreciates when governments run deficits; can be stolen or counterfeited	Not yet as well-known or widely accepted as fiat currencies

Source: CoinMD

4.2 What's a Blockchain, Anyway?

The underlying technology behind every cryptocurrency is called a *blockchain*.

To understand this, consider how banks work. Every transaction made through any American bank is recorded in a ledger. In the old days, these ledgers were huge books. Today they're electronic forms.

Every day, every bank shows their ledgers to central bankers and politicians to review. These people assume every entry in a ledger is accurate and true, based on the bank's reputation.

Then central bankers and politicians make decisions based on what they see in these ledgers. For example, the American Federal Reserve adjusts interest rates based on the number and size of transactions made by all the banks in the country.

A blockchain is a new form of ledger that's digital, decentralized, and distributed online. That means instead of a bank keeping one ledger that everyone else is forced to trust, a blockchain reveals every transaction to every fellow user on the network.

This enables every user to validate every transaction made by every other user. That makes it impossible for anyone to simply make up a false entry that gives them more currency or pretend to pay an invoice while they actually pocket the cash.

The network quickly detects that their ledger doesn't agree with everyone else's, and their transaction is rejected.

Every blockchain offers this built-in measure of security that makes it next-to-impossible to counterfeit, steal, or embezzle cryptocurrencies.

This new concept is possible because of today's advanced computing and the vast reaches of the internet. And because they're so fast and reliable, blockchains are being eagerly tested for many purposes—including banking, real estate, smart contracts between trading partners, music streaming, and even e-voting.

Blockchains are also “incredibly appealing to the doctors and hospitals that need secure access to a patient's entire health history,” writes *Wired* magazine. Some hospital CIOs foresee “a blockchain-underwritten future in which a patient's every health care interaction goes into a ledger every provider can see.”²⁶

Industry analysts like Frost & Sullivan agree. They expect the blockchain to seriously disrupt the healthcare system in the next 5 to 10 years, presenting “radical possibilities for value-based care and reimbursement” and saving billions of dollars in healthcare costs.²⁷

4.3 What an Ideal Cryptocurrency for Healthcare Must Provide

The best-known cryptocurrency is Bitcoin, created in 2009. In a few short years, about 700 other cryptocurrencies are now in circulation. Only a few are well-known, of course. And none can solve the coming crisis in healthcare. They're simply not designed for that.

An ideal cryptocurrency designed to solve the healthcare crisis would need to:

- ▶ Appreciate over time faster than other investment vehicles and currencies
- ▶ Be linked to a network of healthcare and wellness providers
- ▶ Be accepted by healthcare providers as payment for services
- ▶ Reward members for using network services, referring new members, and paying bills

Ironically, the fact that healthcare costs are rising while the U.S. dollar goes down in value provides the ideal conditions for a decentralized currency for healthcare. Consider this:

- ▶ As healthcare gets more expensive, the currency used to pay for it will become more valuable
- ▶ The outside economy doesn't affect a cryptocurrency that only holds value in its own ecosystem; this "walled garden" design protects the cryptocurrency from storms in the economy outside
- ▶ Leveraging the buying power of the whole community will help lower healthcare costs and give members a hedge against future expenses

4.4 Introducing CoinMD

For all these reasons, a new cryptocurrency designed specifically for healthcare holds the solution to the coming crisis. This cryptocurrency is called CoinMD.

The CoinMD network will offer discounts, produce e-wallets specifically designed for healthcare, and reward members. Members will be rewarded for living a healthy lifestyle, for using CoinMD preferred products and services, and for referring others to the network.

And since the cryptocurrency should appreciate over time, it will help members to enjoy a better quality of life, safe from the crisis in healthcare raging all around them.

4.5 How CoinMD Can Help Everyone

CoinMD has been designed to be simple to use, both for healthcare providers and consumers.

The new cryptocurrency will power the network to enable anyone of any age—from seniors to Millennials—to get on the road to medical and financial independence.

Part 4: The New Solution—An Asset that Appreciates in Retirement

- ▶ **Seniors** can use CoinMD as a hedge against growing costs for prescription drugs
- ▶ **Baby Boomers** can boost their retirement savings with a fund that offers greater returns than risky reverse mortgages—without putting their homes up for grabs
- ▶ **Generations Xers** in debt can make up for lost time by investing in a retirement savings account through the CoinMD network
- ▶ **Millennials** can begin saving for their future today, benefitting from decades of appreciation and a high payout when they retire—a payout that doesn't rely on any pension plan or contributions from employers

Everyone wants to be comfortable when they retire. But until now, only a few had the means to do so.

The unique cryptocurrency powering CoinMD is ideally suited to provide reliable, cost-effective healthcare for everyone in the future, regardless of their medical or financial status today.

One of the most important aspects of CoinMD will be your new-found ability to protect your health records and even profit from allowing healthcare providers and companies know about your future health needs.

For more details on how the CoinMD network works, see the accompanying white paper called [“CoinMD Use Cases: How the Network Benefits Consumers and Healthcare Providers.”](#)

Conclusions

With the healthcare crisis looming in the next few decades, everyone needs a realistic and practical way to protect their retirement. But few have any such plan in place.

Yet the future is bright for those who choose to invest wisely. Joining the CoinMD network can help the rich, the poor, and everyone in between achieve financial and medical independence when they retire.

To find out more about how CoinMD works, download the accompanying white paper, called "[CoinMD Use Cases: How the Network Benefits Consumers and Healthcare Providers.](#)"

About CoinMD

CoinMD is a private membership network designed to make healthcare more affordable. Linking world-class healthcare providers with an active pool of consumers, CoinMD uses the buying power of the network to negotiate deals that lower costs for members. The network also enables members to earn CoinRewards for making insurance payments on time, using in-network health and wellness providers, and sharing CoinMD with other people.

CoinMD uses a new cryptocurrency powered by a secure blockchain and designed to gain value over time, instead of losing value like national currencies. Anyone of any age: seniors—Baby Boomers, Generation Xers, or Millennials—can join CoinMD to benefit from lower costs today and a more secure retirement tomorrow.

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