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The IHC Group Unveils Fusion: The Innovative, First-to-Market Health Plan for Consumers Integrating Fixed-Indemnity Benefit and Short-Term Medical Plans

Created to Provide Affordable Options for Consumers Who Lack Meaningful Affordable Healthcare Act (ACA) Selections, Are Priced Out Of the ACA Market or Are in Need of Short-Term Health Insurance

MINNEAPOLIS, Sept. 06, 2017 (GLOBE NEWSWIRE) -- IHC Specialty Benefits, the fast-growing specialty health division of The IHC Group (NYSE:IHC) announced the launch of *Fusion* today, a unique and highly innovative health plan for individuals and families who do not have major medical coverage.

Fusion, which bundles two of IHC's industry leading products (a fixed-indemnity medical benefit plan with a high deductible short term medical plan), will be available on September 8, 2017. The combination of the two plans will provide an affordable option for consumers who are priced out of the ACA market, find themselves in a county without an ACA compliant plan or have a short-term need for health insurance.

"As a trailblazing innovator in the specialty benefits space, we were approached by some of the leading carriers, e-brokers and regulators and asked to develop the most robust product available outside of the ACA for those who cannot afford or choose not to purchase an ACA plan during the Open Enrollment period commencing November 1st. We developed *Fusion*, which is a first-of-its-kind product, to respond to this need", said David Kettig, CEO of IHC Specialty Benefits. "We designed *Fusion* to be easy for the consumer to understand, purchase and use, and I am confident we delivered on that".

IHC has simplified the process such that a consumer can manage their coverage with one premium payment, use a single ID card and claims can be processed for all coverage from one claim form. There is no need for a provider (i.e. doctor or hospital) to file multiple claims.

Fusion is the latest addition to the IHC specialty health portfolio that includes employer-group fixed indemnity plans, deductible gap plans for groups and individuals, short term medical and pet insurance. Together, these products provide IHC with one of the broadest selections of specialty health products available in the United States. *Fusion* will be available through IHC's 12,000 producers nationally, select general agencies, call centers, web based entities and at www.healthdeals.com which serves as IHC's marketplace for consumers as well as key private label partners.

For more information regarding Fusion go to <http://producer.healthdeals.com/fusion> or contact Dave Keller at dave.keller@IHCGroup.com.

About The IHC Group

Independence Holding Company (NYSE:IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.

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