

Rising Health Insurance Costs Bring New Attention to Alternative Healthcare

Healthcare affordability concerns and uncertainty surrounding insurance coverage draws attention to supplemental healthcare access programs.

Lake Worth, Florida Oct 26, 2026 ([Issuewire.com](https://www.issuewire.com)) - As millions of Americans face uncertainty surrounding health insurance coverage, rising premiums, and increasing out-of-pocket medical expenses, healthcare providers and technology companies are exploring alter-native approaches to improving access to routine medical services.

According to KFF's 2025 Employer Health Benefits Survey, average annual premiums for employer-sponsored family health insurance reached \$26,993, an increase of 6% over the previous year. Workers contributed an average of \$6,850 toward those premiums, adding to the financial pressure facing American households.

PrescriberNow, a Florida-based telehealth platform, is among the companies addressing these challenges through its HealthPass membership program, designed to provide individuals and families with access to urgent care, wellness services, and behavioral healthcare through a virtual medical platform.

“As a healthcare provider, I've seen firsthand how difficult and expensive it can be for people to get medical care when they need it,” said Dr. Adam Cherry, founder of PrescriberNow. “I created PrescriberNow because I believe everyone deserves easy, afford-able access to medical care without unnecessary delays or financial barriers. Helping people get the care they need, when they need it, is something I'm deeply passionate about.”

An Evolving Approach to Healthcare Access

PrescriberNow HealthPass operates as a supplemental healthcare access membership rather than a traditional health insurance product.

The program offers a family membership priced at \$19.99 per month, covering up to six eligible family members. Members can request virtual urgent care and wellness visits for a fixed \$30 visit fee, while behavioral health visits are available for \$60.

Through the platform, patients are connected with licensed medical professionals who evaluate their conditions and determine appropriate treatment options, including prescriptions when medically indicated.

The membership is designed to provide predictable pricing for eligible virtual medical services while reducing some of the logistical challenges associated with obtaining routine health-care.

Addressing Barriers Beyond Insurance Coverage

Healthcare access remains a concern even among individuals who maintain insurance coverage. High deductibles, limited provider availability, and appointment delays can discourage patients from seeking care for non emergency medical conditions.

For many Americans, the cost of medical care extends beyond insurance premiums. Transportation expenses, missed work, and limited appointment availability can create additional barriers to obtaining

timely treatment.

These challenges are particularly significant for individuals living in rural communities, self-employed workers, families without employer sponsored insurance, and those facing gaps in traditional coverage. Virtual healthcare platforms offer one approach to addressing these barriers by allowing patients to seek medical evaluations without traveling to a traditional healthcare facility. However, virtual healthcare does not replace the need for in-person examinations, emergency services, hospitalization, or specialized medical treatment when clinically necessary.

As policymakers, employers, and healthcare organizations evaluate the future of healthcare coverage and affordability, supplemental medical access programs are emerging as one component of a broader healthcare de-livery system. These programs may be particularly relevant to individuals seeking more predictable costs for certain medical services, regardless of whether they maintain traditional health insurance.

PrescriberNow's approach reflects a growing interest in separating access to routine medical consultations from the broader financial structure of comprehensive health insurance. The company also works with pharmacies, healthcare professionals, and distribution partners to expand awareness and availability of virtual medical services.

About PrescriberNow

PrescriberNow is a Florida-based healthcare technology company providing access to virtual medical services through a net-work of independent, licensed healthcare professionals. Its HealthPass membership program is designed to support access to urgent care, wellness services, and behavioral healthcare for individuals, families, and employer groups.

Additional information is available at www.pnhealthpass.com.

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