



THE QUANTUM GROUP

An Informative Monthly Newsletter brought to you by The Quantum Group of Companies

Cube Talk



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Cube Talk is an informative monthly newsletter created to share the latest healthcare industry information and Company developments with the physicians, investors, partners and friends of The Quantum Group of Companies.

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Industry Observations by Noel J. Guillama President & CEO

Health spending is expected to grow from approximately \$2.2 trillion to \$4.3 trillion by year 2017 according to projections released by *Health Affairs/Trends* on February 27, 2008. The projections also highlight the growth in Medicare spending due to the aging Baby Boomer Generation. In 2017, the authors expect this will be the first sign of a "demographic shift."

I believe that we are experiencing this shift now, as the Baby Boomers have begun to retire. In his new book *Age of Turbulence*, Alan Greenspan calls it a "Tectonic Shift" and a "Democratic Abyss;" he further notes that this is one of the greatest concerns of the United States.

As mentioned in the media over and over again, our national healthcare system is in need of a huge overhaul. Although in relation to the international marketplace we rank high with regard to medical technologies and research, we have yet to adopt the proven technology processes that other industries have been benefiting from for years. Healthcare reform has to take place at the very foundation. We need to create a patient-centric, web-based wellness information system that is accessible by all who see the patient. This type of system will improve how we track, manage and learn trends across the industry.

Furthermore, the current payment structure focuses on how *sick* the patient is instead of the *wellness* of the patient. We need to put greater emphasis on reimbursement for preventative care. We also need to promote competition within the healthcare industry by simplifying insurance regulations and making the cost of care, drug efficacy and provider services transparent to our consumers.

According to the *Health Affairs/Trends* article the primary drivers for personal healthcare spending are medical prices and utilization. If we begin to transform healthcare with these changes in mind, we may slow the growth of these primary drivers and improve many other areas, most importantly the overall quality of patient care.



A Healthcare Provider's Tax Return Should be the End Result of Proper Financial Planning

by Myles Tashman, Esq., Independent Agent

Did you know that three out of four people overpay their taxes? The Quantum Agency, Inc., which provides personalized financial strategies for healthcare providers, now has an innovative way of looking at taxes. Our strategy is year-round planning to ensure that every single investment or lifestyle event has the best possible effect on an individual's taxes.

The Quantum Agency is changing the way providers look at their taxes so they know ahead of time how secure their income will be. For most people, filing taxes is an uninformed, unplanned, stressful yearly event. Not any more!

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The Quantum Group, Inc. Recent Announcements

The Quantum Group Announces
1st Quarter Financial Results
for Fiscal Year 2008
March 18, 2008

The Quantum Group Announces
Strategic Technology Alliance
February 26, 2008

Pete Martinez, Senior Vice
President of The Quantum
Group, named Chairman of
Florida Research Consortium
February 25, 2008



A Healthcare Provider's Tax Return


(Cont'd from pg 1)

By working with a Quantum Agency specialist throughout the year, providers can benefit in many ways:

- Recognize adjustments that can be beneficial in qualifying for tax credits, tax advantages and tax efficiencies.
- Maintain a stable, optimum income, producing a lifestyle that meets personal goals and is within one's risk tolerance.
- Ongoing review of taxes and overall financial portfolio to make informed, profitable financial decisions.
- Uncover valuable investment strategies without severe taxes attached to them while assessing the risks of all investments and determining the tax implications these investments carry. This information will help to reveal the most profitable outcome for investments.

Did you know...
3 out of 4 people overpay their taxes?

**Get a Complimentary Second Opinion
Before You File Your Tax Returns**



Quantum
AGENCY™

a Quantum Group company

Be the one in four who pays only
the taxes you owe... *no more, no less.*

For more information please contact:
The Quantum Agency, Inc.

877.634.6748

(toll free)

The result of this strategy is arranging a financial future that best fits the provider's practice and lifestyle.

The first step in this easy process is a private, confidential and complimentary introductory interview to determine financial needs, risk tolerance and goals.

The Quantum Agency specialists will review income, expenses and desires for the future. Additionally, specialists will review previous tax returns, examine current lifestyle and financial needs and prepare a strategy for minimizing annual tax liabilities. Simultaneously a

financial strategy is developed that will provide the opportunity to maintain the desired lifestyle throughout the retirement years.



For more information on
Tax Planning, please contact
The Quantum Agency, Inc. at
877.634.6748.

"Coming Soon: Healthcare Debate, Part 2"

**Excerpt from
The New York Times
by Kevin Sack
March 2, 2008**

"The skirmishing between the Democratic presidential candidates over the mechanics of universal health coverage will soon give way to a quite different general-election debate — about whether universal coverage should even be a national priority.

"In the primaries, Senators Hillary Rodham Clinton and

Barack Obama have magnified their differences over making health insurance mandatory because it provides a rare chance to differentiate themselves on an issue that matters deeply to Democrats. But they are fighting over the narrowest of bands in a broad policy spectrum, and the focus on universal coverage — rather than on cutting costs — may have far less resonance come Nov. 4.

"Senator John McCain, the presumptive Republican

nominee, agrees with the Democrats that the health system needs major repair. But his solution would stress cost-containment over assuring coverage for all...

"The McCain campaign has no estimate of how many of America's 47 million uninsured would likely gain coverage under its plan. But Mr. McCain's emphasis is elsewhere. 'The biggest problem with the American health care system,' he said in an October speech, 'is that it costs too much.'

"The Democratic candidates have not ignored the cost side of the health care equation. Like Mr. McCain, both have articulated plans to reduce the rampant growth of health spending through improvements in prevention, electronic record keeping and chronic-disease management."





Google Health ... Meet Quantum

Google is moving forward with their plans to “rock the boat” and provide consumers with an online health record application. On Thursday, February 21, 2008, Google announced the beginning of their pilot program. The program will be tested by electronically transferring up to 10,000 patient medical records from Cleveland Clinic hospital’s own electronic records system. The beta test will run for six to eight weeks and will eventually become public if the program proves successful.

The participating patients from the Ohio-based clinic can now view their health record through Google’s new online application. The records can be accessed with a password that will also access other Google Services including e-mail and

other personalized tools.

There are upsides to having online health records such as tracking personal health trends and reduced hassles when switching doctors. However, there are also concerns. These third-party systems are not required to comply with the Health Insurance Portability and Accountability Act (HIPAA) practically eliminating the privacy of records. This opens the door for the government to have easier access to a person’s health records. Unprotected information can be used for marketing purposes, and these systems only add to the current disjointed healthcare system.

It would be sensible to have a HIPAA system that has interconnectivity for patients, healthcare providers and payers, allowing each party limited

access to the defined areas. The system should be able to track and cross-reference the care of a patient including diagnosis, prescriptions, treatments and payments; basically recording the whole process of patient care from beginning to end each time healthcare is accessed. That is where The Quantum Group of Companies comes in.

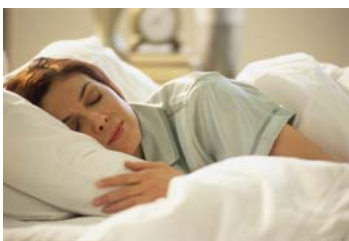
To assist in the development of solutions supported by technology, The Quantum Group, a HIPAA-compliant company, has recently formed an alliance with Net.Orange, Inc., through Quantum subsidiary Quantum Medical Technologies, Inc. This partnership with Net.Orange, inventor of cOS™ (Clinical Operating System), brings state-of-the-art business solutions and proven technology

processes to the healthcare industry. Quantum looks forward to leveraging this same powerful technology used by Fortune 100 companies, to increase efficiencies in the healthcare industry.

President & CEO of The Quantum Group, Noel J. Guillama, explains that this alliance will empower patients, enable providers, enrich science and set apart affiliated payers with “documentable quality care.” According to Pete Martinez, Senior Vice President & Chief Technology and Innovations Officer of The Quantum Group, all the pieces of the healthcare puzzle will be integrated seamlessly into one patient-centric, web-based system, bringing the business of healthcare into the 21st Century.



Sleep Deprived



On March 3, 2008, the National Sleep Foundation (NSF) released the results from their new *Sleep in America* poll. The poll shows that about two-thirds of us know we are sleep deprived, and we aren’t taking any steps to improve

our situation. Mark R. Rosenkind, former board member of the NSF stated, “People are actually acknowledging it’s an issue and not doing anything about it.”

According to a 2006 report by the Institute of Medicine, lack of sleep stems from “shift work, work overload, family demands, late night Internet surfing and TV viewing and use of caffeine and alcohol.” This in turn can lead to medical problems as well as diminish

quality of life. Moreover, lack of sleep can cause drowsiness behind the wheel, loss of productivity at work, accidents and even economic loss.

Americans strive to “do it all,” however, we can’t deprive ourselves of sleep. With no sleep we will find that we don’t have the energy to accomplish our business and personal tasks satisfactorily and we may put ourselves and our families in physical and economic danger.

Did You Know....

According to the National Sleep Foundation research suggests that:

- 65 percent of Americans have a sleep problem
- 29 percent have fallen asleep or are sleepy at work
- 36 percent have nodded off or fallen asleep while driving





Practice What We Preach: Stay True To Your Wellness Plan on St. Patrick's Day

by Pete Glocker, Webmaster/Wellness Task Force

The first St. Patrick's Day Parade took place in New York City in 1776, when Irish soldiers serving in the English military, came together to march in celebration of their heritage. St. Patrick's Day is still celebrated today and by people from many different backgrounds and countries. While dancing and *feasting* on March 17th, some of us may have deviated from our vow to practice Slainté (SLAN-cha), an Irish word for "good health." So here is some information to keep in mind for next year.

Watch What You Eat. The classic St. Patrick's Day dishes like *Corned Beef with Cabbage* and *Shepherd's Pie* are not exactly smart choices for diet programs. Although, the cabbage

actually supplies your body with calcium, magnesium and iron, the corned beef alone accounts for 93 percent of your total daily fat allowance and 105 percent of your daily cholesterol. One serving of *Shepherd's Pie* can range between 350-500 calories, which isn't bad for a main course, but it's very high in sodium and grams of fat. All that beef, gravy and mashed potatoes can be very filling. Another popular meal on St. Patrick's Day is the ever popular *Fish and Chips*. This beer-battered fried food is roughly 450 calories and like corned beef, is also very high in cholesterol.

The Healthier Alternatives. Below is a guideline for enjoying St. Patrick's Day while staying

under 2,000 calories.

- Breakfast – You can start the morning off with a slice of *Irish Oatmeal Soda Bread* (82 calories) and a cup of *Irish Crème Coffee* (162 calories). The soda bread is low in cholesterol and saturated fat.
- Lunch – You can do the *Fish and Chips* and have your cod baked (200 calories), instead of fried (450 calories). Wash you meal down with an ice cold *malt beverage* (18 calories).
- Dinner – Now that you are at the 462 calorie mark, you have some room to play around with until you reach 2,000 calories. You can be a rebel and go with a helping of *Corned Beef and Cabbage* (650 calories) and make yourself

a fresh glass of *Copycat McDonald's Shamrock Shake* (237 calories).

• Dessert – You have roughly 650 calories remaining to play with. After your dinner, try the rich *Irish Crème Cake* (375 calories). Beware! This cake is made with alcohol and chocolate icing.

• Cap the night off – End St. Patrick's Day with a glass of champagne (200 calories).

You have done it! You stayed under 2,000 calories and still had great food and drink. Remember, the most important thing is to drink responsibly and always have a designated driver. It wouldn't hurt to hit up your local health club the day after either.



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