

# 2026 Benefits Guide

Helping Americans save money  
on health care since 1972

The CA Annual Meeting is May 15, 2026, in Minneapolis.  
Call for more information.



Helping over  
one million  
people get  
access to  
healthcare

## Standard Benefits

### Low cost doctor visits

Doctor on Demand is a video consultation service that connects you with board certified doctors who can diagnose and write prescriptions for most medical problems from your desktop computer, tablet or smart phone. With your membership, visits are only \$49 (the national average for a doctor office visit is \$180). Save time, money and get back to your healthy self faster! Visit [Doctor on Demand](#) right now! When registering, enter "CFA" as your employer name to receive your discount.

### Vision discount program

Offered at no cost to CA members, Clear Vision is a discount program that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. [Visit CA](#) to download a full list of discounts and your ID card. Clear Vision is a discount program only and not an insurance plan.

### Hearing

Most insurance plans don't cover hearing health care, so that is where your CA membership can help. Get access to free annual hearing consultations, discounts on today's latest technology including hearing aids and tinnitus relief options, one year of free office visits, a 60-day trial period and up to a 3-year warranty. Phone: 888-896-7093, or visit the [member website](#).

### Monthly Newsletter

Enjoy a monthly e-communication with the latest healthcare news, business updates, and member communications.

### Discount prescription drug card

With your membership you receive discounts on prescription drugs from over 66,000 pharmacies nationwide. Download coupons to your smart phone for instant savings or show your drug ID card at the pharmacy. [Find your drug discounts right now](#) and see how much you can save!

### Standard roadside motor reimbursement

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two per year). For farm-related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Call CA at 800-432-3276 for your roadside emergency form, and submit it within 60 days of service for reimbursement.

### Premier roadside motor reimbursement

For members with Premier membership, additional roadside reimbursement benefits are available. Contact CA at 800-432-3276 to learn more about your benefit eligibility.

# Healthcare in Action

Communicating for America (CA) has been a proactive organization for its members since it began connecting them with healthcare access, savings, and reforms. By providing more choices for members to manage their healthcare, CA has helped thousands lower their doctoring costs while gaining opportunities to take control of their primary medical expenses.

CA continues to focus on improving healthcare and economic opportunities while addressing everyday member needs. CA supports its members with:

1. **Access to Medical Care.** CA has supported health plan option access, whether Affordable Care Act (ACA) plans, short-term medical insurance, fixed indemnity and supplemental products, and health sharing ministries, allowing individuals and their families to choose their type of care and coverage without federal mandates.
2. **Changes to Tax Laws.** CA also supports changes to tax laws to allow certain types of supplemental health insurance plans to be deductible from federal and state taxes. The organization also works to improve funding and access to rural hospitals and new ways to bring healthcare to remote parts of the US.
3. **Seeking The End of Medical Debt.** Medical debt is a significant issue affecting millions of Americans, with far-reaching consequences on their financial stability, health outcomes, and overall well-being. CA supports the potential benefits of helping end medical debt, including improved credit scores, reduced financial stress resulting in better mental health outlooks, and reduced health disparities. To date, CA has erased more than \$10 million of medical debt through its direct contributions, and millions more through its partnership with Undue Medical Debt, a national non-profit.

## 2026 And Beyond

CA continues to focus on healthcare topics that mean the most to its membership, helping individuals and families:

- Gain tax deductions for purchasing health insurance plans on their own,
- Save money on healthcare out-of-pocket expenses to help reduce medical debt
- Support healthcare options like the individual coverage health reimbursement arrangement (ICHRA), a plan that allows employers to reimburse employees for their individual health insurance premiums and qualified medical expenses and
- Tax deductions for buying supplemental health plans.



# Notable Legislative Accomplishments

|  | 1980  | 1985   | 1996   | 2000   |
|--|---|--|--|--|
|  | CA was instrumental in getting the first Beginning farmer loan Program passed in Iowa.  | CA formed its own international agriculture exchange program. Within 10 years, the program grew to become the largest of its kind in the United States.  | CA fought successfully to save funding for the Farm Mediation Programs, serving 19 states, that were slated to be abolished in the 1997 federal budget.  | The CA International Exchange Program had almost 1,000 participants from more than 40 countries.   |
|  | 2002  | 2003   | 2005   | 2008   |
|  | CA awarded close to \$50,000 in scholarship dollars to students studying agriculture and/or small business.   | CA was a leader in securing passage of health savings accounts (HSAs) that expand medical savings accounts (MSAs).<br><br>CA achieved its tax reform goal of increasing Section 179 expensing to \$100,000.  | CA led the effort that got partial Federal funding for high-risk pools signed into law.  | CA helped to add two long-needed changes in the Aggie Bond program section of the 2008 Farm Bill enacted into law.   |
|  | 2010  | 2011   | 2012   | 2013   |
|  | CA Foundation participated in a development program as part of USDA's Beginning Farmer and Rancher Development Grant Program.<br><br>CA Education Programs (CAEP) opened offices in Mexico, Columbia, Chile, Uruguay, Brazil, Argentina, South Africa, Hungary, Moldova, Ukraine, United Kingdom, Denmark, Canada, Australia, New Zealand, Philippines and China. | CA participated in a national symposium sponsored by the Coalition for Affordable Health Coverage and the US Chamber of Commerce to address unsustainable cost increases in the American health system.<br><br>CA helped achieve a 2% reduction in the employee's share of the 6.2% Social Security tax for 2011.<br><br>The CA Foundation presented more than \$15,000 for nursing students in rural America. | CA testified at the National Association of Insurance Commissioners Task Force Meeting on the importance of language that recognizes the role associations play in representing the interests of members across a variety of professions.<br><br>CA worked on a variety of bills and testified to members of Congress on the H-2A bill, and the importance of temporary agricultural workers in the United States. | CA worked with key congressional offices to change language in the tax code that would allow more beginning farmers to participate in beginning farmer loan programs.<br><br>CA successfully fought for additional measures to protect the sickest most vulnerable Americans during the transition to the new exchanges created under the ACA, including an extension of the Pre-Existing Condition Insurance Plan (PCIP) program. |
|  | 2016  | 2017   | 2018   | 2019   |
|  | CA called on the Obama administration to allow consumers opportunity to use tax subsidies on private health insurance plans.  | Presented 10 recommendations to lawmakers and federal regulators to consider as solutions to remedy the health care gap in rural America.  | CA calls on Congress to invest more in rural broadband.  | CA releases study that correlates the lack of high-speed internet to the lack of health insurance coverage and access to health care.<br><br>CA donates \$10,000 to RIP Medical Debt, a national nonprofit that forgives health care debt.   |
|  | 2020  | 2021   | 2022   | 2023   |
|  | CA Backs Senate Legislation to Help Small Broadband Companies Aid Connectivity for Rural Communities During COVID-19 Pandemic.  | Signed letter to House Energy & Commerce Committee for lower Rx prices. Urged Congress to reject tax hikes on family businesses.   | Communicating for America (CA) recently conducted a "Pulse of the Nation" survey to learn about American attitudes toward medical debt and how they are coping with financial health care disparities.   | Through the CA Foundation, provided more than \$3.3 million in medical debt relief to individuals suffering financial ramifications from illness and/or disease through Undue Medical Debt.  |
|  | 2024  |  |  |  |
|  | CA joined other organizations in calling on the next Congress and Administration to commit to pursuing a pro-growth agenda and acting to prevent any tax increases on American families or businesses.  |  |  |  |

# About Communicating for America

For years, Communicating for America (CA) has been providing benefits, services and healthcare options for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both small-town America and metropolitan cities throughout the country.

## CA's goals and mission

- To deliver valued member benefits at the best price and of the highest quality.
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience.
- To give members the right and opportunity to set policies and goals.

## CA's Endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

## CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards.
- Toll-free customer service lines.
- Plans that meet the needs of self-employed Americans.
- Proven financial strength.

CA Foundation

Legislative Actions

# National Board of Directors

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The CA annual meeting will be held in May 2026. All members of CA are welcome to attend. Call 800-432-3276 for more information.

### Send requests for CA membership information and other communications to:

Communicating for America, Inc.  
403 S Union Avenue Suite 3  
Fergus Falls, MN 56537

800-432-3276

[www.communicatingforamerica.org](http://www.communicatingforamerica.org)

### Send letters to the editor to:

Communicating for America, Inc.  
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Fergus Falls, MN 56537

### Statement:

CA is a national, nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972, under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.

### This guide is produced by:

Communicating for America, Inc.,  
403 S Union Avenue Suite 3,  
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