

# The VALUE of **PRIMARY CARE**

**Connecting employees with doctors  
promotes better health and lower costs**

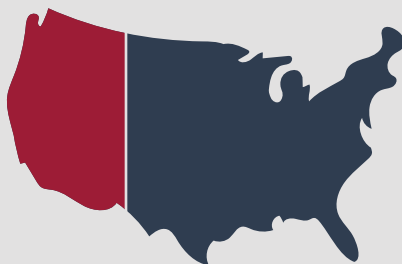


**I**n an ideal world, the doctor-patient relationship would still be at the core of the healthcare system. All patients would have a physician they could trust with their most personal information, who would shape a treatment plan designed to maintain or restore health, and who could serve as an advocate, helping them navigate a labyrinth of testing, specialists, and hospital care and efficiently.

Yet in recent years, ready access to a physician has become less and less of a sure thing. Overall, one in four Americans now lacks a primary care physician, and almost one in three younger people has no doctor.<sup>1</sup> And those statistics don't capture how difficult it can be for participants to see a physician regularly. Appointments often have to be made weeks in advance, and they're typically scheduled during the workday, requiring employees to take time away from their jobs. Then health plan deductibles and copays for the visit and accompanying lab work kick in, often adding up to a serious disincentive for seeking care. Those out-of-pocket costs have been rising for workers, from an average outlay of \$793 in 2014 to \$907 in 2018, an increase of 14.5% during that period.<sup>2</sup>

**1 in 4**

Overall proportion of Americans who don't have a primary care physician



**30%**

Percentage of those in their 30s who lack a regular doctor



This is a problem not only for participants but also, increasingly, for the companies that help finance their healthcare. You have a huge stake in the health and productivity of your employees, and academic studies have long shown the value of access to a primary care physician—and the cost, in health outcomes and dollars, of not being able to see a doctor.

HMC HealthWorks CareClinic+, an innovative model for providing direct primary care to employees and their families, addresses those issues. It's based on the premise that easy and timely access to care is one key to better health and lower costs. "The primary care physician is the beginning of everyone's healthcare journey," says Dr. Janis DiMonaco, president and CEO of HMC HealthWorks. "Our direct primary care model gives employees access to care for no cost, often right around the corner from where they live or work."

1 <https://www.usnews.com/news/health-news/articles/2019-12-17/fewer-americans-have-a-primary-care-doctor-now>

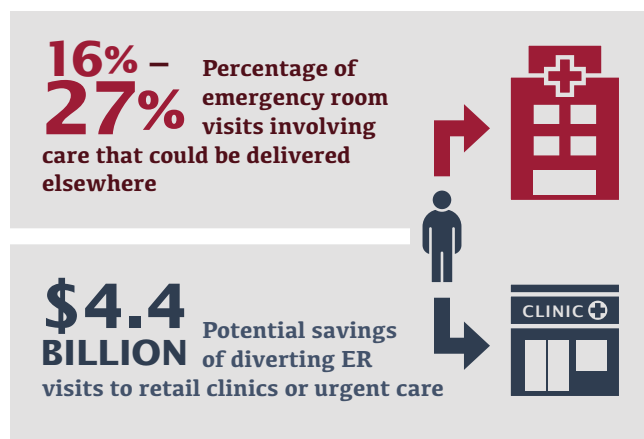
2 <https://healthcostinstitute.org/health-care-cost-and-utilization-report/annual-reports>



## THE HIGH COST OF NOT SEEING A DOCTOR

Every time one of your company's employees can't get in to see a doctor—or decides not to bother because of inconvenience or expense—it could start the clock ticking on future health complications and the high costs that come with them. One big problem is missing out on a range of preventive care services that regular doctor visits can facilitate. According to the U.S. Centers for Disease Control and Prevention, preventive care could help head off or manage chronic diseases that make up three-quarters of U.S. healthcare spending and reduce economic output by some \$260 billion annually. Just a 5% reduction in the prevalence of hypertension (high blood pressure)—a leading chronic condition—could save the U.S. economy \$25 billion a year<sup>3</sup> and have a major impact on your business's bottom line.

Obesity and diabetes, two other dangerous and costly chronic conditions, can also be managed through careful monitoring, appropriate treatment, and lifestyle changes provided or encouraged by a primary care doctor. But when your employees don't have a doctor or don't see one regularly, those conditions can spiral out of control, often leading to emergency room visits, inpatient hospital treatment, and stratospheric costs.



Another issue, also related to a lack of easy access to primary care, is employees who show up at the emergency room for care that could be delivered elsewhere. According to one study, from 16% to 27% of ER visits involve illnesses or injuries that could be treated at retail clinics or urgent care centers—at a potential savings of \$4.4 billion in annual U.S. healthcare costs.<sup>4</sup>

<sup>3</sup> <https://healthpayerintelligence.com/news/how-preventive-healthcare-services-reduce-spending-for-payers>

<sup>4</sup> <https://www.rand.org/news/press/2010/09/07.html>

## REMOVING THE BARRIERS TO CARE

CareClinic+ is designed to get rid of the obstacles that stand between your workers and the primary care physicians who may provide so many benefits for their health. “We want to make it really easy to take away the costs and scheduling problems that might be a barrier for employees,” says John Neal, chief growth officer of HMC HealthWorks. “Our goal is to give everyone access to a primary care or urgent care facility within 10 to 15 minutes of where they live or work.”



HMC HealthWorks does this by recruiting providers to participate in local CareClinic+ networks. “We contract with high-quality primary-care providers and pay them a monthly fee for every participating employee,” Neal says. This program isn't insurance; typically it serves as a supplement to your existing employee health plan. The providers that contract with CareClinic+ agree to see participants on demand and at no cost to the employee. “You can use a smartphone app to find the nearest primary care or urgent care facility, and there's no copay and usually no delay to be seen,” says Neal.

Employees may not even need to visit the facilities in person. CareClinic+ also includes a telehealth option, giving participants remote access to diagnosis and treatment for many common medical issues from the comfort of their homes. And when lab work, X-rays, or other additional services are needed, employees can schedule the tests at nearby labs from their phones—and again, there's no charge to the participant.

Finally, employees also get access to other services, including disease management for those who have chronic health conditions, and health advocacy and coaching for wellness and lifestyle programs. “The beauty of this is that it's built around everything we do to help participants with their health,” says Neal.

## CARE STORIES

### With a Little Help from His Doctor

A 47-year-old employee who hadn't had a regular primary care physician for years was concerned about his uncontrolled high cholesterol and heart disease. He knew his diet wasn't healthy, and he seldom exercised.

Through HMC HealthWorks, the employee found a primary care provider who has worked with him to improve his health on several fronts. His doctor adjusted his medications and connected him with a health coach, who helped the employee monitor his diet, increase his activity, and cut back on his drinking. The participant has lost weight and seen his cholesterol and triglyceride levels improve dramatically. "When I started the coaching thing, it was a big pain, but I recognize now that it has really helped me," he says. "Now I have goals I want to reach before my coach calls. This program makes me want to do better. It makes me accountable."



## WIDE-RANGING BENEFITS FOR EMPLOYERS

This program can pay dividends for companies that want to increase access to primary care for their employees in a direct, cost-controlled way. The per-employee, per-month charge doesn't change regardless of how often a worker uses the covered services. But providers do submit a zero-dollar "encounter" claim each time they see a participant, which can be used for analysis and performance reporting. So you will be able to see how your employees are taking advantage of CareClinic+ benefits and track outcomes.



Companies that have offered these services and programs to their employees have saved an average of 16% on healthcare costs compared with paying individual claims for primary care, urgent care, and emergency room visits.<sup>5</sup> And by removing barriers to care and ensuring that employees have active support in managing chronic and acute conditions, CareClinic+ has helped those employers limit later, more intensive or catastrophic medical care and costs. Moreover, employee satisfaction with the program has been consistently high.

"At the end of the day, this is about how you make your populations healthier," says DiMonaco. With its focus on preventive screenings, self-management, shared decision-making, and meaningful behavior change, HMC HealthWorks CareClinic+ can be a significant part of that equation.

<sup>5</sup> HMC Healthworks stat, <https://careclinicplus.com/why-careclinic/>

*HMC HealthWorks has been delivering improved health outcomes and ROI you can count on since 1976.*

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Learn more about HMC HealthWorks and how we can help you reduce healthcare costs and improve the quality of life and well-being of your population.

**CONTACT**

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