

Many people head to the ER or Urgent Care with flu, UTI, cough, ear aches. These are things a doctor that knows you can handle over the phone or with an office visit. A benefit to being able to talk with your doctor is the expert opinion that you get determining if testing is warranted.

oneMD direct PATIENT CARE

Example 1



ER with stomach pain	
	Charges
Blood draw charge	\$38
Chemistry	\$3,524
Hematology	\$1,783
Urology	\$232
Chest x-ray	\$491
CT scan	\$10,955
ER level fee scale	\$2,700
TOTAL	\$19,723

BCBS In-network	Deductible	ER copay	Co-insur	Total
Gold	\$1,500	\$500	10%	\$3,772
Silver	\$5,000	\$600	30%	\$9,837
Bronze	\$7,150	\$0	-	\$7,150
BCBS Out of network				
Gold	\$6,000	\$500	40%	\$11,789
Silver	\$20,000	\$600	60%	\$19,723
Bronze	\$28,600	\$0	30%	\$19,723
OneMD Direct	-	-	-	\$430

Example 2



ER with cut finger	
	Charges
ER fee	\$704
Simple procedure	\$332
TOTAL	\$1,036

BCBS All plans in or out of network deductible	\$1,036
OneMD Direct	- included

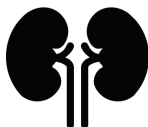
Example 3



ER with cut on face	
	Charges
Stitches	\$1,330
CT scan	\$1,978
Tetanus	\$269
Fee to give tetanus	\$100
ER level fee scale	\$1,367
TOTAL	\$5,044

BCBS In-network	Deductible	ER copay	Co-insur	Total
Gold	\$1,500	\$500	10%	\$2,304
Silver	\$5,000	\$600	30%	\$5,044
Bronze	\$7,150	\$0	-	\$5,044
BCBS Out of network				
Gold	\$6,000	\$500	40%	\$5,044
Silver	\$20,000	\$600	60%	\$5,044
Bronze	\$28,600	\$0	30%	\$5,044
OneMD Direct				\$725

Example 4



ER with kidney stone	
	Charges
Bloodwork	\$843
Urine	\$138
Blood Draw	\$66
IV Bag with Meds	\$334
CT scan	\$9,211
TOTAL	\$10,592

BCBS In-network	Deductible	ER copay	Co-insur	Total
Gold	\$1,500	\$500	10%	\$2,859
Silver	\$5,000	\$600	30%	\$7,097
Bronze	\$7,150	\$0	-	\$3,442
BCBS Out of network				
Gold	\$6,000	\$500	40%	\$8,136
Silver	\$20,000	\$600	60%	\$10,592
Bronze	\$28,600	\$0	30%	\$10,592
OneMD Direct				\$516

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Blue Cross Blue Sheild of North Carolina

Rates are changing for 2018

Should you change plans and join DPC?

Details of the most common plans...

What's included / fees per plan	<u>GOLD</u>	<u>SILVER</u>	<u>BRONZE</u>
Deductible in network	\$1,500	\$5,000	\$7,150
Deductible out of network	\$6,000	\$20,000	\$28,600
Family deductible in network (if applicable)	\$3,000	\$10,000	\$14,300
Family deductible out of network (if applicable)	\$6,000	\$40,000	\$57,200
Primary care co-pay in network	\$5	\$10	-
Primary care out of network	40%	-	-
ER Visit After deductible	\$500	\$600	-
Urgent Care Co-pay	\$30	\$40	-
Co-insurance in network	10%	30%	0%
Co-insurance out of network	40%	60%	30%
Rx deductible	\$200	\$200	-

Examples of Plan BCBS Pricing in NC

	Highest Gold Plan	Lowest Silver Plan	Lowest Bronze Plan
55	\$1,001	\$781	\$662
55/55	\$2,251	\$1,756	\$1,469
45	\$665	\$519	\$434
45/45	\$1,468	\$1,145	\$957
35	\$599	\$467	\$391
35/35	\$1,199	\$935	\$782

Convert from Gold plan to Bronze

	1-year Bronze of insurance	SAVE
55	\$7,944	\$4,068
55/55	\$17,628	\$9,384
45	\$5,208	\$2,772
45/45	\$11,484	\$6,132
35	\$4,692	\$2,496
35/35	\$9,384	\$5,004

oneMDdirect

One Patient One Doctor

Combine a high deductible plan with a OneMD Direct membership to be covered AND cared for... SAVE \$

\$75 per month



Preventative Medicine

Annual Physicals | Gynecological Exams | Cancer Screenings | Wellness & Nutrition



Lab Testing

Routine Blood Work | Urinalysis | Flu Swab | Strep Throat | Glucose



Health Management

Sick Visits | Anxiety & Depression | Blood Pressure | Cholesterol | Diabetes



Flexible Scheduling

Same and next-day appointments available based on medical urgency.



Procedures

Skin Biopsies | Simple Lacerations | Burn & Wound Care | Wart Removal



After Hours Availability

Call, email, text your needs and we will get back to you in a timely manner.