

oneMDdirect

ONE PATIENT ONE DOCTOR

Direct Primary Care for Employers

Save Up To 30% On Health Care Benefits.

Many businesses neglect not only the importance of primary care benefits, but also the creative solution that can give their workers a better experience while saving the company money.

Giving employees better primary care coverage can help them manage chronic conditions and help their doctors detect potential health problems before they become serious. For example, an employee who's at risk for diabetes can get the guidance and treatment they need from their primary care physician instead of waiting until they're on the verge of losing a limb. The preventative and maintenance services that primary care provides can help you reduce costs while keeping employees healthy.

If you provide employees better access to primary care, you can add significant value to your benefits plan. You can give your business a competitive edge in the hiring market and cut costs at the same time.

Including primary care in your business insurance plan is a strategy that can ultimately save tens of thousands of dollars per year. In 2015, the John Hopkins School of Public Health (JHSPH) found that the average cost of a primary care visit is \$160, which is significantly lower than the average outpatient emergency room visit cost of \$1,233, according to the NCBI, and the average hospital stay of \$10,000, according to the Healthcare Cost and Utilization Project. It would take about a decade of direct primary care payments to equal just one average hospital visit.

Primary Care is an investment in the long-term well-being of both workers and the business as a whole, and DPC can help deliver quality primary care to workers at a lower cost.

OneMD Direct costs only \$75 per patient per month, or \$900 per year.



"A new kind of doctor's office that charges a monthly fee and doesn't take (traditional) insurance has been spreading around the US."

Business Insider - June 21, 2018

"At a time when many are feeling pressure from high healthcare costs, direct primary-care models can be a cheaper alternative that offers perks like quick access to doctors and sometimes wholesale prices on medications or lab tests."

Medical Economics - July 10, 2018

"79% percent of the DPC survey's respondents reported "generally having all the time needed with patients to provide the highest standards of care" contrasting with only 11.1% of primary care practitioners feeling this way in the 2016"

MGMA Poll - May 15, 2018

MGMA Stat poll found that nearly three-fourths of the 1,435 healthcare leaders who responded were not aware of the direct primary care (DPC) model.

MGMA Poll - May 15, 2018



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Membership Benefits

Preventative Medicine

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



Have a minor accident or sick text for help from your doctor.

Health Management

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



Labwork for one year approx \$38

Procedures

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



Wholesale Pricing for Rx, Outside Labs & Imaging

Lab Testing

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



Examples of Rx

Lipitor	80mg	\$6 ⁰⁰ /30 tablets
HCTZ	25mg	\$1 ⁷⁰ /100 tablets
Metformin	500mg	\$2 ⁸⁵ /100 tablets
Glipizide	10mg	\$4 ¹⁶ /100 tablets
Levothyroxine	112mcg	\$13 ⁶⁶ /30 tablets

Flexible Scheduling

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



\$75 per month

no matter how many texts or visits

or **\$900 per year**

After Hours Availability

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



one time non-refundable enrollment fee of \$150

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OneMD Direct creates the environment for employees and dependents to have a patient/physician relationship. Patients are the top priority. DPC eliminates health insurance claim management for the Primary Care Physician's practice, so the physician spends more time with your employees, not your health plan administrator.

Compare the annual medical costs for a typical family of 2 adults.

	GOLD (\$1500 deduct indiv. \$3000 deduct family)	BRONZE (\$7150 deduct indiv. \$14300 deduct family)	BRONZE + OneMD (\$7150 deduct indiv. \$14300 deduct family)
Annual Premium	\$27,012	\$17,628	\$17,628
OneMD Direct Annual Membership	-	-	\$1800
One generic blood pressure medicine	\$36	\$816	\$28
One non-generic cholesterol medicine	\$3580	\$3580	\$216
One set of fasting lab work	\$75	\$253	\$38
Five Primary care visits	0	0	0
One ER Visit for stitches	\$300	\$1800	0
Urgent Care visit on Saturday	\$75	\$300	\$50
One x-ray series	\$75	\$300	\$60
One MRI	\$75	\$1500	\$360
TOTAL (after deductible)	\$31,228	\$26,177	\$21,180
	Typical annual medical costs with a "good" insurance plan.	Typical annual medical costs with a high deductible plan insurance plan.	Typical annual medical costs with a high deductible plan insurance plan AND OneMD membership

Direct Primary Care Financial Example

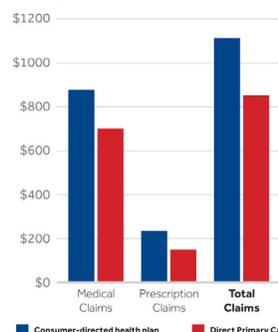
Union County, NC 2015-16

44% of 1,000 employees selected DPC, resulting in a reduction of:

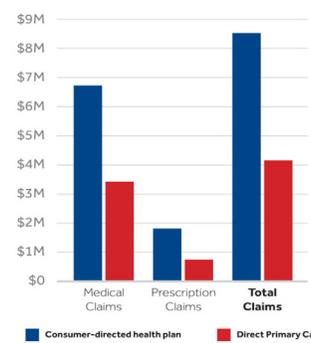
- 23% in overall medical expenses vs. standard high deductible health plan
- 36% in RX expenses
- 46% in member out-of-pocket expenses
- 28% on members with 2+ chronic conditions

Reported significant improvement in overall health (3:1 margin) implied productivity gains

Claims expenses per employee per month in Union County, N.C. (2015-2016)



Total paid claims in Union County, N.C. (2015-2016)



DIRECT PRIMARY CARE | johnlocke.org



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Direct Primary Care for Employers

HOW DOES IT WORK WITH EMPLOYEES? SAVING ON INSURANCE COSTS AND LOST TIME?

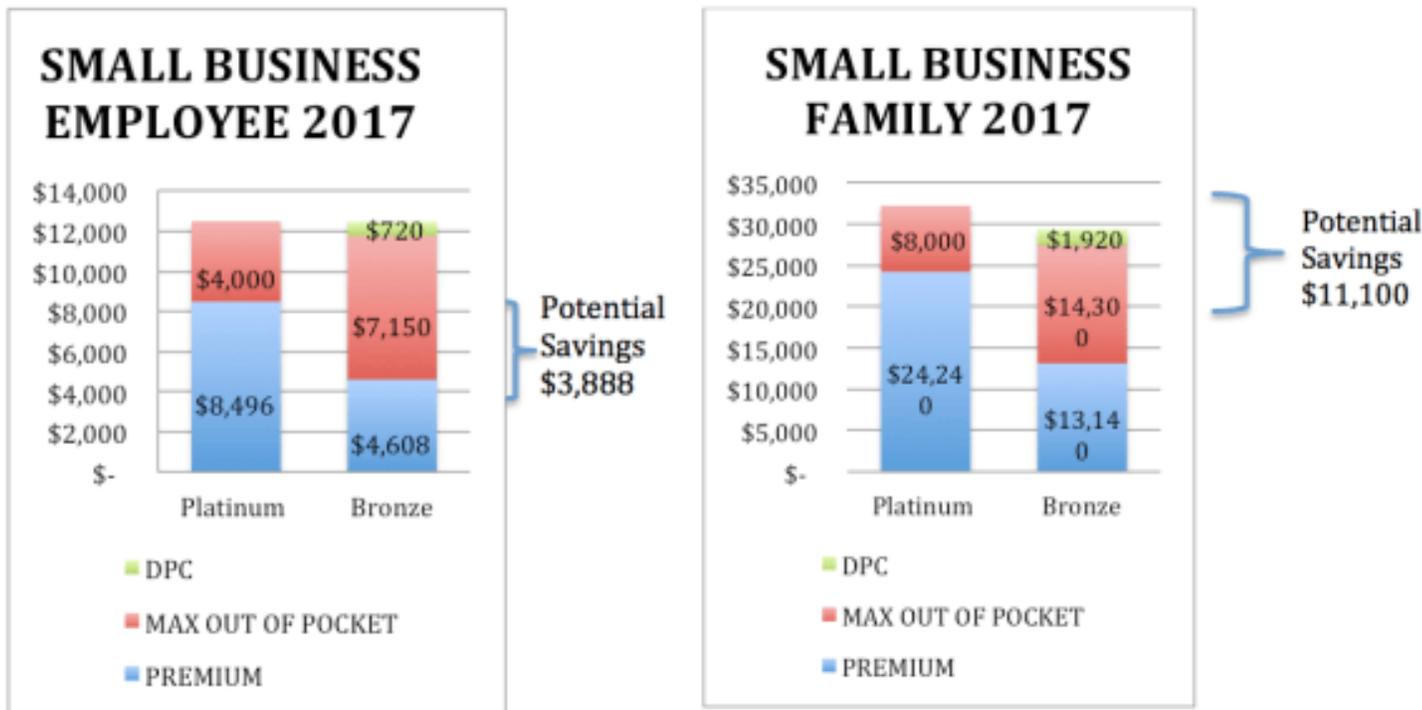
With crisis in healthcare, there is both risk and opportunity. Primary care is a minor expense in the overall picture of healthcare, but affects and controls most everything else. Direct primary care helps minimize or prevent illness and medical expenses, creating opportunity for saving through reserving insurance for major losses only. Would you buy an insurance policy to pay for the tires on your car? Paying for daily and preventative primary healthcare through simpler, transparent and less expensive mechanisms can generate savings.

Look at the examples below. The \$3,888 and \$11,100 yearly savings potential for individual and family are indicated by difference in premiums (blue segments). This \$3,888 saving is obvious if one has a high deductible plan and minimal health expenses. The red stacked above (maximum out of pocket yearly expense) represents both the risk and opportunity for savings. Direct primary care can dramatically reduce or eliminate this red expense through better care.

For peace of mind, let's look more closely at a worst case DPC scenario for an individual or family, where everyone reaches their maximum out of pocket expenses with the plan for the year through a catastrophic illness.

Under the "worst case" scenario, the total premiums and out of pocket expense of \$12,496 (top of the bar) for the individual platinum plan exceeds \$11,758 total premiums and out of pocket expense (top of the bar) for the high deductible bronze. The low deductible premium is even more significant under the family plan. So, bronze plan total cost is less than a platinum even under that "catastrophic illness" scenario and DPC helps reduce the chance and cost of the "catastrophic illness".

The direct primary care fee (green segment) is small compared to those expenses, but is instrumental in creating the opportunity to save \$3,888 per policy by treating illness early before it progresses, preventing ER visits and hospitalizations, and navigating to more cost effective specialty care, testing and prescriptions. This reduces the likelihood and severity of those "worst case" scenarios, giving the opportunity for saving the \$3,888 per individual to share with the company and their employees. All this occurs while receiving care through a more patient centered and effective model.



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Savings Examples

Finger Cut \$1,036 versus \$0

ER with cut finger



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

Head Injury \$5,044 versus \$725

ER with cut on head



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

Stomach Pain \$19,723 versus \$430

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

Kidney Stone \$10,592 versus \$516

ER with kidney stone



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

Many of the examples at the left cost the patients even less than referenced. Dr. Suji has a relationship with these patients. She knows their history, tendencies and panic level. She knows they will contact her if warning signs come up and they will follow instructions. In some of the examples additional tests were not needed- such as CT scans. This saved the patient even more!

Annual Bloodwork \$53.59 versus \$1033.01

Date	CPT Code *	Test Description	Charge
03/12/18	82465	CHOLESTEROL	\$38.24
03/12/18	83036	HEMOGLOBIN, GLYCOSYLATED	\$74.25
03/12/18	83718	LIPOPROTEIN, DIRECT; HDL	\$66.36
03/12/18	84439	THYROXINE, FREE	\$146.23
03/12/18	84478	TRIGLYCERIDES	\$42.74
03/12/18	84443	TSH	\$130.49
03/12/18	84153	PROSTATE SPECIFIC AG	\$148.48
03/12/18	85025	CBC, PLT, DIFF	\$42.18
03/12/18	85610	PROTHROMBIN TIME	\$37.12
03/12/18	80053	COMPREHEN METABOLIC PANEL	\$65.08
03/12/18	82306	25-OH VITAMIN D-3	\$241.84
Tax ID: 56-2017400 ICD Codes:			\$1,033.01

actual patient bill

Cost with OneMD \$53.59

ER Costs for typical visits:

- Allergies - \$345
- Acute Bronchitis - \$595
- Ear Ache - \$400
- Sore Throat - \$525
- Pink Eye - \$370
- Sinus Infection - \$617
- Strep Throat - \$531
- Upper Respiratory - \$486
- UTI - \$665

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Suji Park-Idler, MD

Dr. Suji sees each person as distinct and enjoys helping patients reach their healthcare goals.

Certifications:

- Licensed practice since 2003
- American Board of Internal Medicine (2006, 2016)
- Dr. Suji Park-Idler is Board Certified, American College of Physicians, North Carolina Medical Board
- Internship and residency at California Pacific Medical Center affiliate UCSF in San Francisco

"I like to treat every patient just as I would a member of my family. Giving each person the time and consideration, to explain all the options available."



When I was diagnosed with shingles Dr. Suji called in a prescription for me to the pharmacy. When I went to pick it up I learned it would be \$230. Dr. Suji met me at her office and was able to dispense the medication from her office for only \$23 - H.W.

I had been sick for months. I had been to Urgent Cares over and over. I signed up with OneMD and Dr. Suji sat with me and thoroughly reviewed my history and what was going on. She talked with me about the possibilities of what it could be and we decided on what blood tests needed to be done. - L.P.

Dr. Suji took exceptional care of me, and acted urgently. She was straight- forward and honest. I would recommend any of my family members or friends to Dr. Suji, because I know, without a doubt, that she will give the most honest care and attention available.

I had the chance to go on an amazing vacation to a remote area. Dr. Suji heard the news and immediately got me a list of medications I should take with me, made sure I had antibiotics and other emergency medications to take with me. Even better the bill for the medications was less than \$10 - S.R.

I have never had an easier way to get care. I had a urinary tract infection (I get them every year) and I was able to send an e-mail. I had a reply text from the actual doctor and a prescription called into my pharmacy within 30 min. Amazing! - A.R.

I have what I would call good insurance. Last year my blood work for a physical cost me over \$175. This year with OneMD the bill was \$27 and Dr. Suji took the time to explain my results to me over the phone and then with a follow up text. 2 weeks later she checked in to see how I was doing with her advice. - P.T.

I was really ill. I was sure I was going to need to go sit in the ER for hours to get help. Instead Dr. Suji came to my home with a variety of medications and a bag of IV fluids. I am so thankful to not have to leave me home when I was feeling so poorly. Priceless. - K.M.

Away on a romantic weekend I woke with a rash. I texted a picture to Dr. Suji and she was able to tell me what was happening and get a prescription to a local pharmacy immediately. - A.E.

When my son took a tumble it was great to text a picture of the cut and get an answer about the necessity of stitches immediately. We were able to meet Dr. Suji at the office and get it taken care of. Saved me hours of time in the ER, a huge co-pay and bill. - B.H.

"Dr. Suji is the ultimate professional, while at the same time compassionate and understanding. She is able to assess conditions quickly and recommend logical steps to solve medical problems in a very responsive manner. After a consultation and house visit she was able to diagnose my husband's medical problem which no other doctor had been able to identify, and put a plan in place to address it which was successful. I highly recommend her services." - MM



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Direct Primary Care

Direct Primary Care (DPC) model allows Dr. Suji the ability to spend more time with each of her patients, and members of OneMD Direct are never charged an office visit charge or co-pay. OneMD Direct is all about getting back to basics. It's no secret the current American medical system is broken. Insurance companies and governmental payers have driven the cost of health care up and the quality down. With a membership to OneMD Direct, rest assured the priority is your health and not the bottom line.

SIMPLE

At OneMD Direct there is no red tape, no hoops to jump through, and no rushed visits or long waits. Instead, you'll get a physician who knows you and cares about you, quality time spent with the physician, and affordable pricing with no guesswork.

BENEFITS

Our patient benefits include full access to primary care, meaning convenient office visits and extended appointments along with personal communication via text and email with Dr. Suji. Your monthly membership fee covers annual physicals, women's healthcare, wellness education, chronic disease management, minor procedures and coordination of care with specialists when needed. We also offer the added savings and convenience of an onsite pharmacy and lab with discounted rates.

FEWER PATIENTS

Did you know that most Primary Care Physicians have between 3,000-4,000 patients? Dr. Suji will limit her practice to under 600 patients. This means that she can spend more time with you when you need her. It also means that when she is not actively seeing a patient, she is able to coordinate your care and research the latest advances in treatments. Your well-being is her priority, and the reason for why she does what she does.

MEMBERSHIP INCLUDES:

Direct Access via technology to Dr. Suji
(directly talk and text when you need help)

Same day/next day appointments
(schedule when you need help, not months away)

Extended, longer office visits
(maximum of 600 patients, so more time for you)

In office labs and procedures
(many tests available in office at no additional cost
Examples include: EKG, Breathing treatments*, Simple laceration repair, Joint injections, Rapid strep test, Influenza swab test, Stool blood test, Urine dipstick)

Wholesale / Discounted pricing for outside labs and imaging
(when you need to go outside the office, the prices will be low negotiated fees)

Personalized medicine with someone that knows you
(Dr. Suji will know YOU and your history)

Comprehensive Annual Physical Exam
(no additional fee)

No co-pays
(no insurance complications)

NEW DPC SYSTEM

OLD BROKEN SYSTEM

Same day/next day appointments	• Appointments needing a calendar to plan
Direct access to your doctor via phone, email, or text	• Phone tag and partial info relayed through staff
Monthly fee with multiple ways to communicate	• Co-pays at every visit and referral
Longer face-to-face time with doctor	• Typical time with doctor less than 10 minutes
Convenient scheduling, less than 5 min wait	• Difficult scheduling and long wait times
In office labs and prescriptions	• More co-pays and additional visits to multiple places
Simple	• Complicated
Low monthly fee	• Co-pays, high deductibles and limits
Avoid ER and Urgent Care visits	• Trips to ERs or Urgent Care for non-emergency items
Wholesale pricing for labs and imaging	• Bloated pricing due to for profit insurance system
Personalized medicine with someone that knows you	• Face in the crowd and lost in paperwork
600 patients per year maximum	• 3500 or more patients per year