



Employee Health Benefit Proposal

Purpose

Avance Care, in collaboration with [Employee Benefits Consultant Agency, "EBC"] would like to propose a unique and valuable healthcare benefit to [CLIENT] and its employees. The primary objective of this proposal is to improve the health of the CLIENT's employees while over time reducing the CLIENT's overall healthcare expense.

Background

Studies show that there is a direct correlation between an increase in the utilization of primary care and a reduction in total healthcare spending.^{1,2,3} Avance Care's TotalHealth program functions to engage employees with Avance Care primary care providers (PCPs), keeping them healthy and productive, while reducing costs associated with avoidable claims from high-cost care centers.

The **TotalHealth** program would be rolled out in two phases:

Phase I will focus on educating the CLIENT'S employees on how to use their **current** benefit plan to access Avance Care's comprehensive services.

Phase I: ASAP – September 30

Objective	Strategy	Partner Responsible
<i>Communication</i>	In-person information sessions at each CLIENT location, supplemented by web/email literature, providing education on the importance of preventive care and how client staff may utilize their current benefit package to access Avance Care's convenient and comprehensive services.	Avance Care CLIENT

Phase II coincides with the new benefit plan year and a new CLIENT employee benefit offering: Avance Care's **\$0 Co-pay Option**. **All** CLIENT employees and their eligible dependents will have the option of using any Avance Care clinic with no co-pay.

Phase II: Open Enrollment Period

Objective	Strategy	Partner Responsible
<i>Enrollment</i>	CLIENT employees select a preferred Avance Care PCP/ location. Note: CLIENT employees do not have to switch their PCP. This will enable Avance to better care for CLIENT employees / dependents if they choose to seek care at Avance.	Avance Care EBC CLIENT
<i>Engagement</i>	Ongoing communication about the various services and convenience of Avance Care's offering. Mediums to include onsite events, TotalEngage employee portal, web/e-mail blogs/newsletters, mailings, events, and challenges.	CLIENT EBC Avance Care
<i>Incentives</i>	The primary incentive is a \$0 Co-pay for services at any Avance Care clinic and via telemedicine (see chart below). Optional incentives can be put in place for completing wellness programs, exercise/diet challenges, establishing PCP, etc.	CLIENT EBC

Screening	CLIENT employees will be encouraged to get their annual physical exam at any Avance Care location (\$0 Co-pay) with the option of establishing their PCP with Avance.	Avance Care
Care Management	Care management services, including Complex Case Management and Chronic Care Management, for CLIENT employees with chronic conditions.	Avance Care
Tracking	Overall medical claims and other analytics of CLIENT employees/dependents supplemented by detailed usage of Avance Care's services.	EBC Avance Care

Services Included in \$0 Co-Pay Benefit Option:

Service	\$0 Co-pay	Billed to Insurance
Exams	✓	
In-house Labs	✓	
24/7 Telemedicine Visits	✓	
Care Management Services	✓	
Behavioral Health Therapy	✓	
Nutrition Therapy	✓	
Common Procedures	✓	
Pharmacist MTM Consult	✓	
Onsite X-Rays	✓	
Convenient Access	✓	
Outside Labs (LabCorp)		✓
Vaccines		✓
Allergy Services		✓

Service Detail:

Exams: Annual physicals, sick visits, chronic disease management, women's health

In-house Labs: Blood glucose, flu test, mono spot, PPD (TB skin), strep test, wet prep/KOH, pregnancy (urine)

Common Procedures: Skin biopsies, wart removal, burn care, ear wax removal, mole removal, ingrown toenail treatment, joint injection, minor cuts/lesions, sports injury, foreign body removal, stitches / suturing

Telemedicine Visits: unlimited 24/7 visits with local ER physicians (RelyMD); nutrition therapy, behavioral therapy, pharmacist medication therapy management (MTM) with appointment / established care.

Care Management Services: Complex Case Management, Chronic Care Management, Care Coordination

Avance Care Pharmacy: medication therapy management (MTM), assistance with / alternatives to high-cost medications, access to after-hours on-call pharmacist; full collaboration with Avance PCPS.

Convenient Access: 8 locations across the Triangle, with 4 new locations opening in the next year; same day / next day appointments; evening and weekend hours: M-F 7:30 am – 7:00 pm, Sat / Sun 9:00 am – 3:00 pm.

Comparison Case Studies

Below are summaries of two recent studies in which employees/patients were given unlimited access to primary care.

- Qliance performed a two-year study on approximately 4,000 patients utilizing Qliance's unrestricted access on care resulted in total expense reduction of 20% (\$679k per 1,000 lives) on claims when compared with a control group of non-Qliance patients using traditional fee-for-service⁴
- Employees of Union County, NC were given the option of a no-cost, unlimited access at a single on-site primary care clinic; 37% of Union County's 1,983 employees utilized this option, resulting in total medical **savings of \$313 PEP**⁵

Sources:

¹Kravet, S. A., et al. (2008). *Health Care Utilization and the Proportion of Primary Care Physicians*. *American Journal of Medicine*, 121(2), 142-148, DOI: <http://dx.doi.org/10.1016/j.amjmed.2007.10.021>

²UnitedHealth Center for Health Reform & Modernization. (2014). *Advancing Primary Care Delivery*. Retrieved from <https://www.uhc.com/content/dam/uhcdotcom/en/ValueBasedCare/PDFs/UNH-Primary-Care-Report-Advancing-Primary-Care-Delivery.pdf>

³Seligman, R. A., et al. (2012). *A Personal Preventive Care Model versus a Traditional Practice: Comparison of HEDIS Measures*. *Journal of Person-Centered Medicine*. Retrieved from <http://www.ijpcm.org/index.php/IJPCM/article/view/3054>

⁴New Primary Care Model Delivers 20 Percent Lower Overall Healthcare Costs, Increases Patient Satisfaction and Delivers Better Care. (2015). PR Newswire. Retrieved from <http://www.prnewswire.com/news-releases/new-primary-care-model-delivers-20-percent-lower-overall-healthcare-costs-increases-patient-satisfaction-and-delivers-better-care-300021116.html>

⁵Restrepo, K. (2016) *Primary Care Helping North Carolina Public Sector Save Big On Health Care Claims: Part II*. *Forbes*. Retrieved from <https://www.forbes.com/sites/katherinerestrepo/2016/07/19/direct-primary-care-helping-north-carolina-public-sector-save-big-on-health-care-claims-part-ii/#30cd8a5b290c>