

# What You Need To Know About Primary Care



## WHAT IS PRIMARY CARE?

Primary Care is essentially how you stay your healthiest self! Utilizing primary care options means you are focused on preventative, prescribed, and promoted healthcare options that proactively keep you in tip-top shape. Primary care focuses on the most comprehensive and basic healthcare issues such as wellness check-ups, sicknesses, and treating common disabilities.

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Types of Primary Care Areas

### FAMILY MEDICINE

Care for your entire family from early childhood, adolescence, adulthood and senior years.



### INTERNAL MEDICINE

Care focused on only adults and common ailments in aging years.



### PEDIATRICS

Care for newborns, infants, and young children.

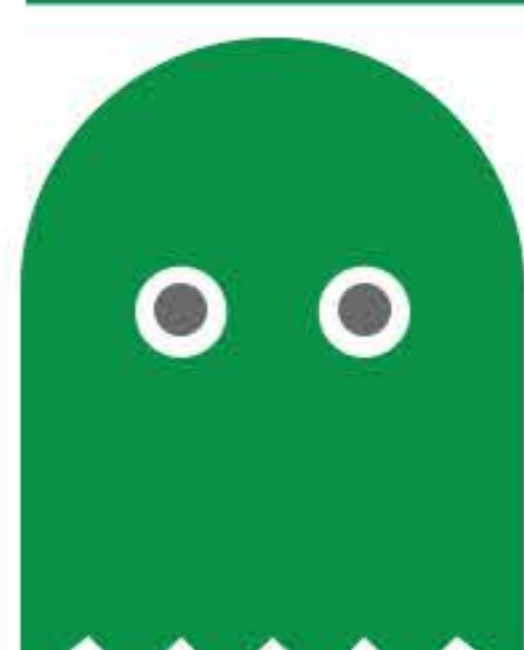


### OB/GYN

Cares for women reproductive health and provides aid and support for family planning.



PEOPLE WHO HAVE A PRIMARY CARE DOCTOR LIVE **51.5 DAYS LONGER!**<sup>1</sup>



AS MANY AS **127,617 DEATHS** PER YEAR COULD BE AVERTED WITH AN INCREASE IN PRIMARY CARE!<sup>2</sup>

IF EVERYONE HAD A PRIMARY CARE PROVIDER, THE U.S. WOULD SAVE AN ESTIMATED **\$67 BILLION** EVERY YEAR!<sup>3</sup>



PATIENTS WITH A PRIMARY CARE DOCTOR HAVE A **10.9% DECREASE** CHANCE OF ER VISITS.<sup>4</sup>



## HOW DO I FIND A PRIMARY CARE DOCTOR

It's not as scary as new adults think! We'll offer some steps that will help you choose the best primary care doctor and what to do if you're hoping to switch. Some patient-primary care doctor relationships span decades, and some are just a few months depending on insurance changes or life stages. Just because your parents have gone to the same doctor for years doesn't mean you have to! We hope these steps encourage you consider the best options for your primary care provider.

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Steps to finding your ideal Primary Care Doctor

### ASK YOUR INSURANCE

If you have an insurance provider, contact them to ask which doctors are "In Network". An In-Network provider often has negotiated discounted rates and you will pay less. If you don't have insurance - call the clinic you have in mind and ask them for their "Self-Pay" rates.

### FIGURE OUT YOUR NEEDS

Remember, the provider is there to treat you and your needs. Decide what your needs will be for the next 1-5 years and ask friends and family if they know a good provider that can match your needs. You can also research provider services on their websites or other review sites.

### THINK ABOUT LOGISTICS

Where do you need your doctor to be located? Close to your office or home? What are their hours and days open? Use Google to see the "Typical Time Spent" at that location. A highly sought out doctor who can't fit you in for weeks may be bad choice for individuals who are accident prone.

### VISIT THE DOCTOR

Call ahead and schedule an appointment for a wellness-visit. This will allow you to scan the environment of the office. Are they too busy? Are admissions happy and friendly? You can always switch primary care doctors during the plan year if you're using insurance.

**28% of Millennials** DON'T HAVE A PRIMARY CARE PROVIDER.

**40% of Millennials** SAY THEIR RELATIONSHIP WITH THEIR PROVIDER IS ALMOST NON-EXISTENT.



THE AVERAGE DOCTORS VISIT IS

**121 Minutes!**  
**37 Min.** OF TRAVEL.  
**64 Min.** WAIT TIME.  
**20 Min.** FACE-TO-FACE TIME.



## HOW MUCH WILL PRIMARY CARE COST?



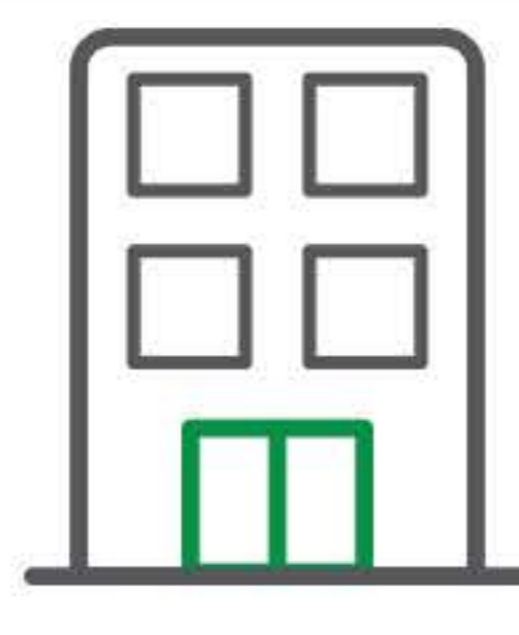
There is no definitive answer for this. Different clinics - by regulation - have varying prices depending on their affiliation or federal licensing. However, you will be surprised how transparent most doctors are if you inquire about the price of services before the appointment. Remember, you are paying for years of education and additional years of their experience to properly treat you; however, being upfront about costs can notify a doctor of your concerns for payment and most will gladly break down costs of treatment.



Paying for healthcare as an insurance carrier is often the least expensive way to pay for medical treatment. If the bill for insurance seems daunting, you can often look for plans with higher deductibles that protect you against catastrophic events and then cover low-cost visits with an HSA.



Research doctors who allow payments for services or will allow you to pay everything upfront in cash before services are rendered. Some doctors are ok with bypassing billing and receiving the payment quickly and receiving the bill hand-in-hand. Federally Qualified HealthCare clinics offer fixed rates adjustable by income.



Use Urgent Care facilities for minor emergencies and common illnesses. Urgent Care centers can save you up to 80% of an ER visit because of their low overhead and how they are owned and operated differently than hospitals. Most urgent care also work with local billing services that can make payment adjustments as needed.

Or You Can Choose Us!



We offer **Primary Care** services and can supplement your primary care needs with our **Urgent Care** clinics!