



EverMed D|P|C

EverMed
No Co-Pay
Primary Care
For Your Family

Unlimited Access to Primary Care

What this means to you is never having to hesitate to seek care or even call to see if it is recommended that you be seen. Your DPC provider is there for you and your family.

You can even be seen for multiple issues or have multiple family members seen in one visit.

Free Primary Care Office Visits

Money and copays are no longer a barrier to health care. Upfront payments are not required for an office visit.

Telehealth

Want to avoid having to pack up all the kids or take time out of work? Too busy out traveling? Or perhaps you just feel plain crummy and don't want to leave your home.

If appropriate, telemedicine lets you get diagnosed and treated via secure text, email, phone call, or portal.

Acute Care (Yep, Still No Office Visit Payments!)

All EverMed DPC practices manage acute care – minor sprains, the flu, and sniffles, but some locations offer full Urgent Care services including X-ray, simple casting, and sutures.



Welcome to EverMed Direct Primary Care

How to DPC

Direct Primary Care is a method of accessing primary care for a fixed, low monthly fee. With Direct Primary Care, the focus of healthcare is returned to you the patient and your family. No more visit-focused care, but rather patient-focused care. No more Co-pays for Primary Care.



What is EverMed Direct Primary Care?

- No Co-pays
- No Coinsurance to pay
- Covers all standard Primary Care services (see Schedules 1 and 2)
- Multiple symptoms can be addressed in a single visit
- Multiple family members can be seen in a single visit
- Telemedicine available—receive care on the road or from home when appropriate

How Does DPC Help my Family and I?

- With no co-pays, the barriers to care are stripped away. Clinicians are no longer paid to see you, they are paid to help you.
- Open access to care means you do not need to delay seeking care, the goal is to get and to keep you healthy.
- Your physician will guide you to the right care, at the right time, at the right type of facility.

Where do I go for Care?

- You will select a home primary care physician. They will be your go to or your “champion for care” for you and your family.
- Most EverMed DPC members have secondary insurance. For services outside of primary care, consult your plan’s network.



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A Closer Look
at Your
EverMed DPC
Membership



Many EverMed DPC clinics offer additional services as part of the monthly DPC subscription fee. For a complete list of what each clinic offers, visit us on our website www.EverMedDPC.com.

Direct Primary Care is not insurance. It is an affordable option for individuals, families and employers to receive quality, local, personal medical care.



Welcome to EverMed Direct Primary Care

What is EverMed Direct Primary Care?

- No Co-pays.
- No out-of-pocket cost at the time of care for included services.
- Unlimited standard Primary Care services.
- Multiple symptoms can be addressed in a single visit.
- Multiple family members can be seen in a single visit.
- Remote Care/TeleTriage: care on the road or from the comfort of home.


Your Quarterback for Care

- You now have a physician (and team) to help direct you and your family for your care.
- Your physician will guide you to the right care, at the right time, at the right facility. This can mean more accurate, appropriate, affordable care.
- Unsure if you need to seek care? Call, text, email...your EverMed clinician and their staff are there to support you.
- Monitor maintained, chronic conditions remotely.

How Does DPC Help my Family and I?

- In addition to improving primary care access, your DPC physician relationships can help avoid costly, unnecessary ER, Urgent Care and other expenses, saving your family thousands on your healthcare.
- With no co-pays, the barriers to care are stripped away. Clinicians are no longer paid to see you, they are paid to help you.
- Open access to care means you do not need to delay seeking care, the goal is to get and to keep you healthy.

Where do I go for Care?

- You will select a home primary care physician. They will be your go to or your “champion for care” for you and your family.
 - Your EverMed Physician and staff can help you find more cost-effective care options beyond Primary Care (surgical, specialty, imaging, lab, etc).
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Most Care within the Primary Care Office is covered, but each EverMed practice is independent and may have additional services that are beyond the scope of this services menu. It is each practice's choice to include those additional services as part of DPC or not. Always check with your selected practice for specific services offered. In rare cases, the practice you choose may not have a service available that is listed in this document. These nuances are listed in the practice profile when you select your practice.

Primary Services

Primary Care Visits/Remote Care

- Healthcare triage
- Patient history
- Prescription review, analysis, and refills
- General medical advice
- Remote care* - telephone, portal, email, secure text

** Each practice views remote care differently, check with your selected practice for their offered remote care.*

Acute Care Visits

- Foreign object removal (fishing hooks, BB's, shards, etc.) and suturing
- Sinus/ear infections
- Bladder infections
- Upper respiratory injections
- Sprains/strains

Preventive Care

- Routine physicals including annual physicals, school and athletic
- Well child care and developmental evaluations
- Wellness planning
- Mole mapping
- STD Testing
- Annual Flu Shot



Wellness

Annual Wellness Exams

- Review and update medical and family history
- Review and update a list of current providers and medications
- Measure height, weight, body mass index, blood pressure, and other routine measurements

Annual Women's Wellness Exams

- Cervical/vaginal cancer screening
- Pelvic and clinical breast exam (outside cytology and mammography are not included)
- Birth control management (medications are not included)

Child Wellness Exams

- Review and update medical and family history
- Review and update a list of current providers and medications
- Measure height, weight, body mass index, blood pressure, and other routine measurements
- Standard developmental assessment
- Immunization management and administration (medications and vaccines are not covered)

Sports Physicals

- School sports physicals



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Minor Surgeries and Procedures

- EKG
- PPD (TB Test)
- Injection fees (medication costs not included)
- Immunizations (medication costs not included)
- Flu shot
- Ear irrigation
- Nebulizer treatments
- Liquid nitrogen procedures
- Smoking and tobacco cessation counselling
- Minor surgical procedures (complexity varies)
- Alcohol and substance abuse screening
- Wart destruction
- Simple lymphoma removal
- Toenail removal
- Removal of moles, lesions, cysts and skin tags
- Skin biopsies
- Joint injections
- Trigger point injections

Surgical procedures and complexities may vary per practice location and even among clinicians within your selected practice, as well as by patient case. Check with your home practice to understand their capabilities and DPC inclusion specific to your needs.

Lab Services

- Blood Glucose
- Urine Pregnancy Test
- HgbA1c
- Rapid Strep Test

Availability of lab services varies per clinic. Check with your selected practice on their specific offerings.

Labs sent out of the practice location are Not included in EverMed DPC monthly membership fees.



What is “Direct Primary Care”?

Direct Primary Care is accessing a set of foundational primary care services for a set monthly fee schedule with no co pay or cost at the time of care for those services.

*Your health insurance is not billed for those services.

Is This Considered Health Insurance or a Health Insurance Plan?

Direct Primary Care is NOT insurance. EverMed DPC is NOT an insurance plan or an insurance brokerage. EverMed DPC does not offer insurance plans. Direct Primary Care is a membership for primary care at the clinic of your choice within the EverMed DPC independent provider network. Direct Primary Care works best when combined with a major-medical plan.

Does DPC Satisfy ACA Requirements?

DPC on its own does not satisfy ACA requirements. EverMed DPC is typically paired with an employer healthcare plan or an individual high-deductible plan.

Can I Become a Member if I Don't Have Insurance?

Yes, Direct Primary Care is open to everyone, regardless of whether they have insurance or not.

I Have Health Insurance. How Does That Work With DPC?

Direct Primary Care would act as first dollar coverage for all your basic healthcare needs. Your EverMed DPC clinician will be your primary contact for care and care triage. Any care that is not part of the EverMed DPC Included Services Schedule may be billed to your insurance plan. Insurance should not be billed for any services included in the EverMed DPC service menu.

Can I Become a Member if I Have a Pre-Existing Condition?

Yes, DPC is open to everyone. DPC does not deny membership for pre-existing conditions.

Can I Still Join DPC if I Have Medicare or Medicaid?

Unfortunately, EverMed DPC does not accept members who are eligible for Medicare or Medicaid at this time.

**Will my Office Visit Result in a Fee?**

Most services within your primary care office will be included in the EverMed DPC Service Menu. There are no co-pays or out-of-pocket costs for included services.

*There may be fees for care that is not part of the Included Services Menu.

Services not part of the Included Services Menu may be billed to your employer health plan or through an HRA/HSA program. EverMed DPC clinics may have access to transparent pricing and discounts for non-included services and referrals.

Do I Need to Inform a Staff Member That I Have a DPC Membership?

Yes, anytime you are seen we want to ensure that you are taken care of and receive the best possible care. Each provider receives a list of EverMed DPC members who have selected their practice. Each member receives a digital or print EverMed DPC card which assists the office in identifying EverMed DPC members. Showing your EverMed DPC card or referencing your clinician office that you are an EverMed DPC member who has selected that practice will help to ensure proper care and billing.

Will my Membership Cover a Referral to a Specialist?

No, memberships only include services offered/listed with your primary clinic within the EverMed DPC network. *Services and/or referrals not covered under your DPC membership may have a discounted cash price or be billed to your employer healthplan. Please check with your PCP to see a list of these services and/or referral specialist cash prices.

I Need to go to the Hospital. Will my Membership Cover Hospital Visits and/or Emergency Room Visits?

Your Direct Primary Care membership only covers visits to your primary care provider. Please check with your employer health plan for coverage and fees regarding hospital and ER visits.



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Will my Membership Cover me if I go to the Hospital?

Your Direct Primary Care membership is not an insurance plan and will not cover hospital visits. We recommend you have an insurance plan in place to cover these major-medical expenses.

Is my Membership Tax Deductible?

Review with your tax consultant.

Will my Medical Information be Shared with Insurance Carriers or Pharmaceutical Companies?

No, your information is privileged between you and your doctor.

Do You Perform Sports Physicals?

Yes! Annual physicals and wellness exams are included in the EverMed DPC Included Services Menu.

Are Immunizations Included in my Membership?

The administration of immunizations is included at most EverMed DPC practices.

Do You See Children?

Yes! EverMed DPC is open from newborns to age 64 1/2.

Can Each Family Member See a Different Provider at the PCP Office I Sign up with?

Yes, you may select different providers within your selected primary care practice. Family members may even select different practices, though family discounts only apply to those family members attending the same practice.