



epiphany

H E A L T H

Direct Primary Care

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Foundation

DOCS⁴
Patient Care
FOUNDATION

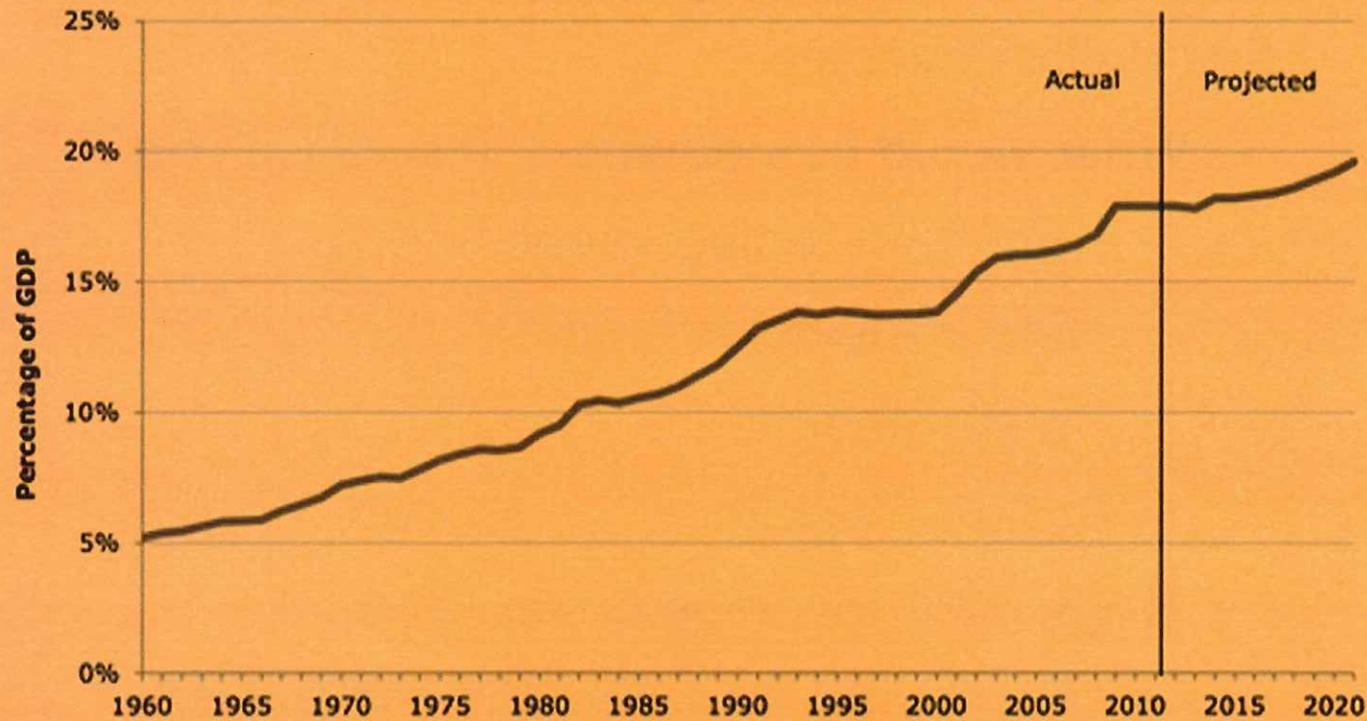


What is Epiphany Health?

- Direct Primary Care
 - Membership Based Patient-Centered Medical Home
- Includes:
 - Comprehensive primary care and wellness services
 - Access to a steeply discounted network of labs, imaging, specialty care, physical therapy, pharmacy and more.

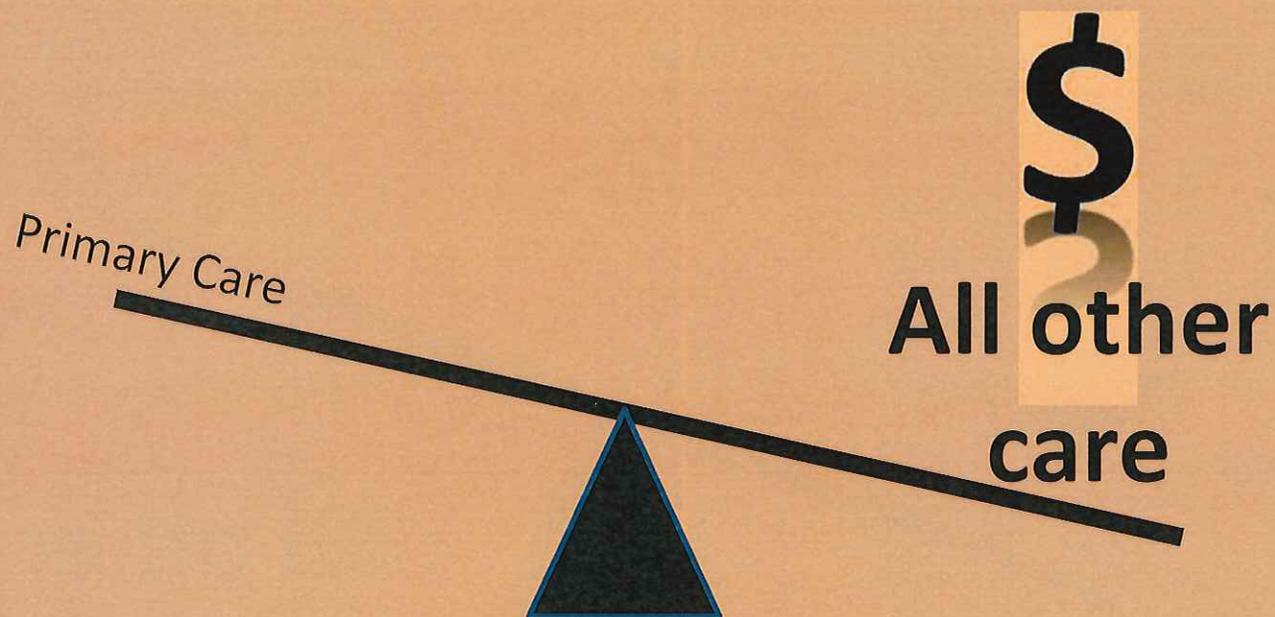
What about health care prices?

Figure 2: U.S. National Health Expenditures as a Share of GDP, 1960-2021

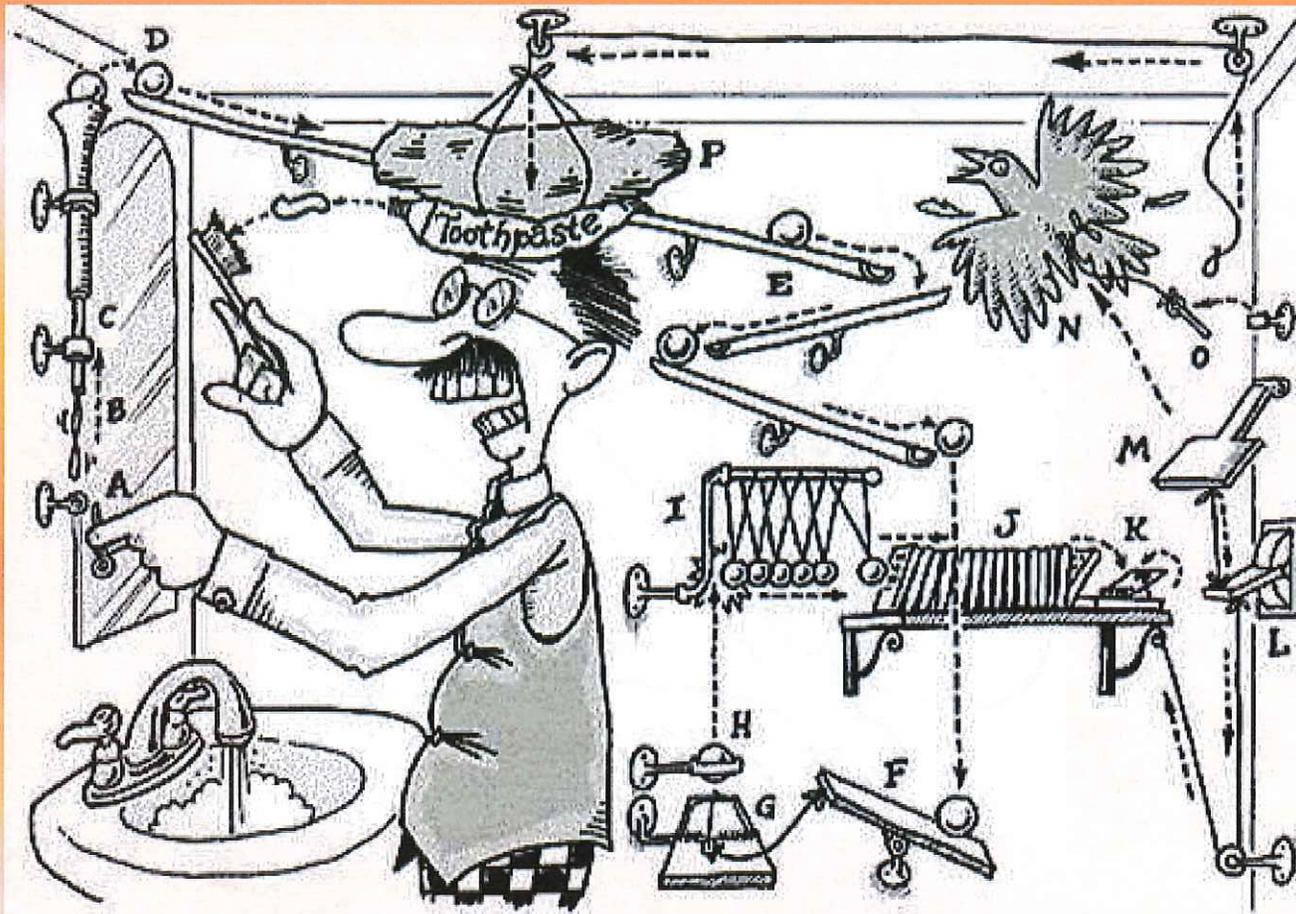


Source: Centers for Medicare and Medicaid Services.

Balancing the cost of care



Insurance based primary care



Direct Primary Care

- Most patients can be cared for at the primary care level
- How does it work?
 - Separates routine from catastrophic care
 - Monthly membership fee for primary care
 - Clearly defined package of services
 - Fixes the cost of routine care
 - Catastrophic insurance becomes a true safety net again
 - Not fee for service
 - Total price transparency
 - Network of discount providers

What Does It Cost?

Member(s)	Monthly Fees
Individual	\$60
with Spouse / Domestic partner	\$120
Family of 4	\$155

Examples of network savings

Service	Typical Charge	Actual Cost in DPC	Savings
Nuclear Stress Test	\$1,470	\$520	65%
CT of the chest w/contrast	\$940	\$211	78%
Carotid ultrasound	\$425	\$120	72%
Colonoscopy	\$4,028	\$850	79%
Chest x-ray	\$220	\$22	90%

Hospital Charges vs. DPC Charges

Hospital Charges

Service	Charge
Lab charges	\$38.14
Chemistry	\$3524.14
Hematology	\$1,782.95
Urology	\$231.79
Chest x-ray	\$490.94
CT scan	\$10,955.13
ER Level 4	\$2,700.18
TOTAL:	\$19,723.27

Epiphany Charges

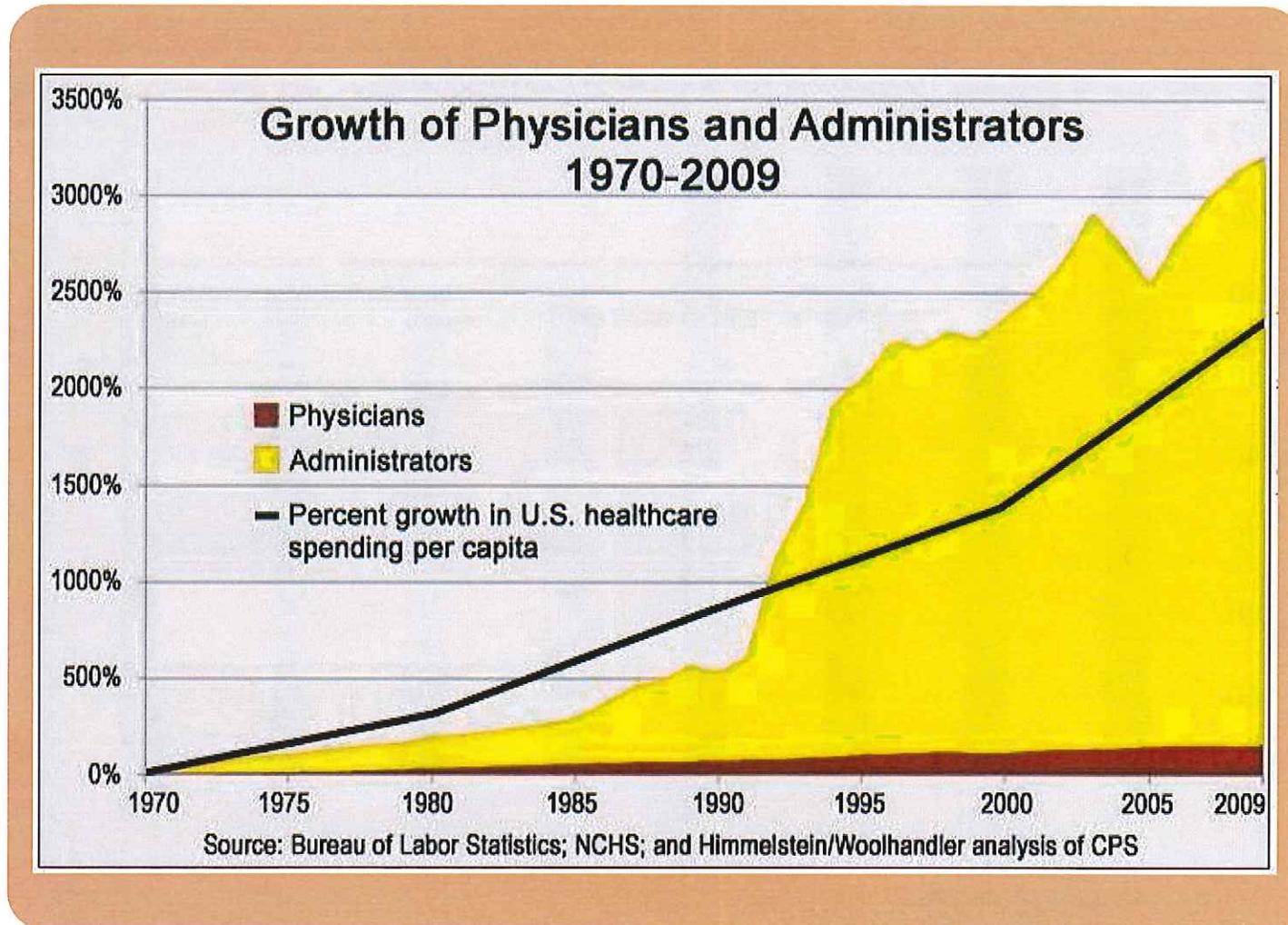
Charge
\$8.00
\$70.79
\$15.00
\$4.50
\$18.00
\$185
\$0
\$301.29

Cost of “coverage”

Milliman Medical Index
(Annual Cost for Family of 4 w/ PPO Coverage)



The Skyrocketing Cost of Healthcare



How about our membership fees?

“Coverage” versus “Care”

DPC Family of 4 = \$ 1,860 per year

PPO Family of 4 = \$25,826 per year*

Difference per year: **\$23,966**

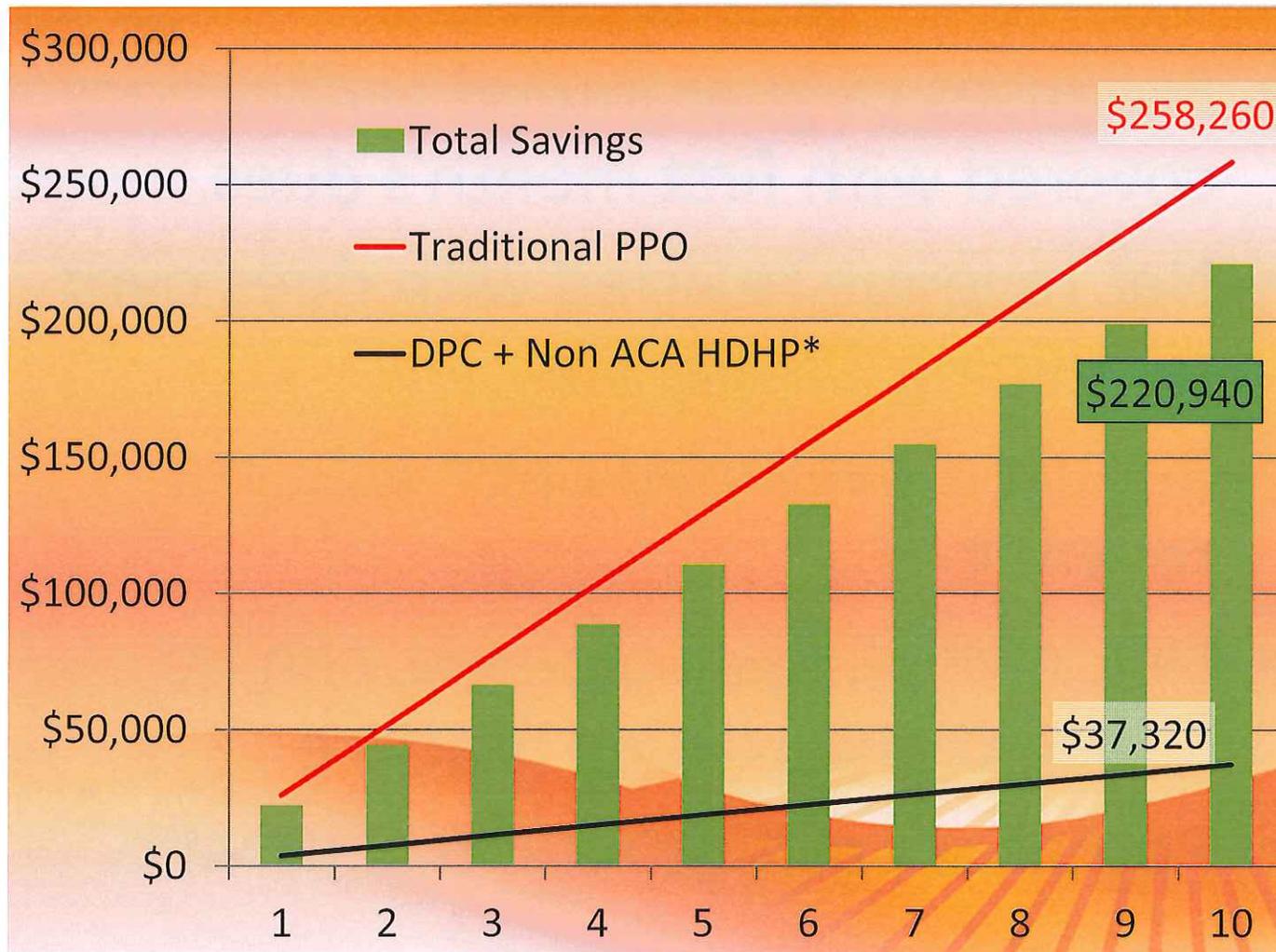
*2016 Milliman Medical Index

2017 ACA bronze plan deductibles

\$7,150 Individual

\$14,300 Family

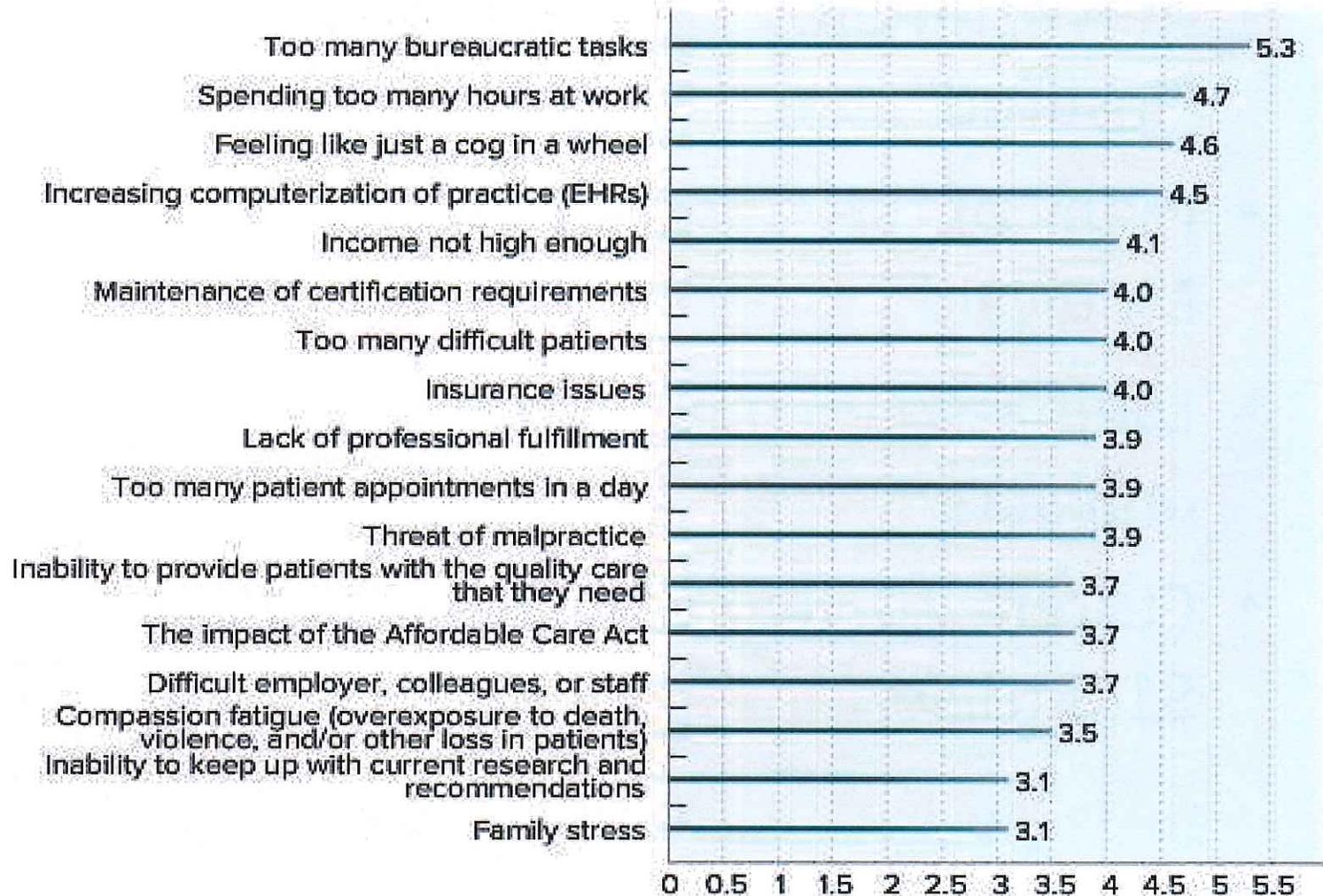
10 year projection – Family of 4



*2017 Golden Rule Non-ACA compliant (\$10 K deductible, \$156/mos)

Saving a profession

What Are the Causes of Burnout in Family Physicians?



Source: Medscape 2017 Physician Lifestyle Report

Saving a Nation

- If ALL 58 million uninsured were enrolled in Epiphany Health...
- All would have CARE but not COVERAGE
- Total 10 year cost = \$348 billion

Net 10 year savings...

Health Care #Simplified

