

# Frequently Asked Questions – Direct Primary Care

## **Q. Is the Direct Primary Care (DPC) plan insurance?**

**A.** No, the DPC plan, provided by Healthcare2U, is not insurance. Healthcare2U provides an annual healthcare membership based on the Direct Primary Care payment model – an innovative alternative payment model that consists of a flat and affordable membership fee.

## **Q. Is Healthcare2U's DPC membership limited to certain geographical locations?**

**A.** Healthcare2U's membership is available across the nation.

## **Q. What discounts are provided through Healthcare2U membership?**

**A.** Membership provides multiple discounts through our pharmacy discount program. These discounts include:

- Prescription discounts up to 65 percent
- Dental discounts up to 50 percent
- Vision discounts up to 50 percent
- Lab discounts up to 70 percent
- Diabetic supply discounts up to 70 percent
- MRI and Imaging discounts up to 70 percent
- Daily living supply discounts up to 10 percent
- Exclusive discounts on memberships at nationwide fitness centers

## **Q. Does Healthcare2U cover pre-existing conditions like diabetes or hypertension?**

**A.** Yes, Healthcare2U accepts pre-existing conditions within the DPC environment. Healthcare2U detects, treats and manages 13 of the most prevalent disease states through our partner-physician clinics for a \$10 fee per visit. Members receive unlimited physician-office visits, so they can take the necessary steps to get treatment before an illness becomes serious.

## **Q. How does a DPC membership work with commercial health insurance like United Healthcare, Blue Cross, Aetna or others?**

**A.** Healthcare2U is a great complement to traditional insurance healthcare plans. Through DPC's alternative payment model, all services offered by the membership are deflected from major medical and other insurance plans. Instead of dealing with copays, deductibles and premiums, members pay a flat membership fee to Healthcare2U and low visit fees at the physician clinic. For example: Members that have high deductibles health plans can benefit from Healthcare2U because the membership will serve as a gap solution, providing valuable primary care services that health insurance would not cover.

## **Q. Can Healthcare2U physicians treat any medical condition?**

**A.** Our physicians can treat many medical conditions including certain chronic conditions like diabetes or hypertension. There may be times when patients will need to be referred to a specialist or hospital. Specialist care and hospital coverage is not included under the Healthcare2U membership agreement.

## **Q. What is included within the Healthcare2U membership?**

**A.** Healthcare2U has a suite of benefits and multiple product line but the core membership includes:

- Unlimited doctor visits for a \$10 visit fee
- Unlimited, bilingual, 24/7/365 telehealth for \$0 out-of-pocket cost
- Unlimited chronic disease management for 13 of the most prevalent chronic disease states
- Generic-first protocols practiced by physicians
- Discount program for prescriptions, dental, vision and more

## **Q. Why doesn't Healthcare2U exhibit clinic addresses, name and phone numbers?**

**A.** We do not share clinic information until a member schedules an appointment. This is to curtail walk-in appointments, which are not included in Healthcare2U's membership.

## **Q. Does this membership cover hospital care or specialty care?**

### **A. Hospital care:**

Healthcare2U's core DPC membership does not include inpatient or outpatient hospital services. In addition to this membership, many employers also provide their employees with a high-deductible wraparound policy to cover the emergency care that is not covered under Healthcare2U.

**Specialty Care:**

While Healthcare2U detects, treats and manages 13 of the most prevalent chronic disease states, we do not provide specialty care outside of our partner-physician clinics. If a member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.

**Q. If employees have Medicare, Medicaid or Tricare, can they enroll in Healthcare2U?**

**A.** No, unfortunately Healthcare2U cannot accept these members due to insurance rules.

**Q. Is there a limit on the number of times members can see a physician?**

**A.** No, there is no limit on physician office visits through Healthcare2U. Members schedule their appointments through our Central Scheduling Department for each appointment.