C-Suite Conversations: Saving Money by Investing in More Primary Care

A thriving, healthy workforce is critical to your organization's success. You're not alone if you've wondered how to get there in the face of relentlessly rising healthcare costs. **Here are five questions to discuss with your leadership team:**

1. Have we considered that adding more primary care can drive down costs?

Simply put, investing in employee health before they're even sick reduces the price of care in the future. Healthier employees mean less absenteeism and fewer claims, which then stops or slows cost increases. **ROI can happen in as little as one year.**

Primary care that puts empathetic listening, strong patient-provider relationships, and behavior change at its center is the most effective tool for improving employee health throughout an organization. When patients feel heard and understood, they're more likely to return for checkups, assessments, and other services that will help to keep them healthier and reduce long-term costs.

2. Have we explored an insurance plan with incentives vs. dedicated care centers?

When implementing primary care, employers normally take one of these two approaches, but they're far from equal.

An insurance plan with wellness incentives doesn't require changing providers and uses predictable, low-cost incentives. But it also takes place within the same sick-care system that reacts to symptoms rather than preventing illness, relies on expensive specialty care, and offers an unpredictable quality of care from providers who can only spend 15 minutes on average with each patient.

A self-funded care center provides a score of benefits that the first approach doesn't:

- Cost containment through onsite care that minimizes referrals, claims, and ER trips
- Low or no copays ensure that employees visit when they need to
- Time-rich appointments with providers trained in empathetic listening
- Guidance from embedded health coaches supports patients through each step of behavior change
- Care coordination when specialty care is necessary, including follow-up and incorporation of any new treatment or medication into the patient care plan

3. Should we add worksite primary care?

When deciding on how to deliver primary care at a dedicated care center, employers have two options:

- A trimmed down, pay-per-use approach that may cost less up front — but would rely on a small staff with the capacity to serve only 15-20% of your population, which will not help to drastically reduce claims. Higher utilization would require more investment in additional staff and infrastructure. In the meantime, employees would have limited access to providers and urgent care, and may be less willing to participate in light of the cost structure.

- A fully invested care center solves these problems by providing greater accessibility to providers and services. Employees can get the care they need when they need it, which encourages higher participation rates and drives down claims and healthcare costs. This option may require more initial capital, but it maximizes savings.

4. If we invest more in primary care, what are the sources of return on our investment?

Primary care delivered effectively through a fully funded, dedicated care center drives savings in multiple ways:

- Proactive engagement programs to maximize participation and minimize extreme costs
- Full-time, onsite providers who can get to know each patient individually
- A wider array of services (including planned care, unplanned care, disease management, occupational health, and health coaching) that minimize the need for specialist referrals
- Onsite health coaches to guide behavior change in practical ways that complement the patients' whole health plans

5. Has shifting costs to employees helped us to achieve our goals?

The price of healthcare goes up constantly. It may be tempting to shift the burden of these runaway costs to employees through a Defined Contribution Strategy or Health Savings Account to help alleviate the expense and maintain coverage. This is a mistake.

Here's why: your employees won't be able to cover the extra costs. In 2016, *The Atlantic* reported that 47% of Americans would struggle to cover an emergency $400 expense. Tight budgets mean that they're not able to save for medical treatment they might need one day. Instead, they'll ignore sickness and symptoms until a (much more expensive) visit to acute care or the ER is necessary.

The right care, implemented the right way, will result in a healthy, thriving, productive workforce and lower costs in the long run.