

Guide to Virtual Primary Care for Employees





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Introduction

The Positive Impact of Primary Care

Traditional primary care has allowed trusted doctors to provide high-quality healthcare to patients — including preventive treatment, medication management, and support for chronic disease and whole person wellness. The American Academy of Family Physicians defines primary care as “health care services that are person-centered, team-based, community-aligned and designed to achieve better health, better care and lower costs.”¹

Today, individuals who receive primary care experience:

- **19%** lower odds of premature death than those who see only a specialist²
- **33%** lower healthcare costs²
- **23%** lower absenteeism and **6%** increase in productivity³

In addition to the physical and mental benefits, patients who receive primary care also see **lower overall healthcare costs**. Chronic disease, which is directly targeted and mediated by effective primary care, has been shown to account for 50% of high-cost health claims of large employers.⁴ Financial modeling published in the Annals of Family Medicine estimated that if every American used a primary care physician (PCP) as their usual source of care, it would save the nation **\$67 billion (about \$210 per person in the US) dollars per year**.⁵ A recent state-led program promoting primary care has shown that **for every \$1 spent on primary care, \$13 was saved in downstream healthcare costs**.⁶

BY THE NUMBERS:

\$67B

The amount the U.S. would save annually if every American used a primary care physician as their usual source of care.

\$13

Cost savings for every \$1 spent on primary care

¹ <https://www.aafp.org/about/policies/all/primary-care.html>

² https://www.commonwealthfund.org/sites/default/files/documents/___media_files_publications_health_reform_and_you_health_reform_primary_care_612.pdf

³ https://napcrg.org/media/1197/primary-care_2017_11-16.pdf

⁴ https://www.americanhealthpolicy.org/Content/documents/resources/High_Cost_Claimants.pdf

⁵ Report on Financing the New Model of Family Medicine

⁶ PCPCH Program Implementation Report Final September 2016

A Care Model Employees Will Actually Use



While primary care has been proven to provide high-value care, positive healthcare experiences and better health outcomes,⁷ **over 60% of Americans either don't have or don't use their primary care physician.**⁸

25% of Americans don't have a PCP. 50% of those who DO have a PCP don't use them.⁹ If primary care produces great health outcomes and delivers significantly lower costs, why don't people use it?

One main reason is that in-person primary care is **inconvenient**:

- Patients must schedule appointments – sometimes weeks in advance
- Traveling to a clinic or office may take hours
- Waiting rooms potentially expose patients to contagious illness
- Employees must take time off work
- Caregivers must schedule child/dependent care
- Other more convenient treatment options (walk-in clinics) are available

Adding to the barrier of inconvenience, a **misaligned insurance reimbursement model** (fee for service) leads most primary care doctors to spend more time on paperwork and less time on preventive care. Most visits are scheduled for 15 minutes and doctors spend seven of those minutes checking boxes for insurance coding.¹⁰ Most doctors find it too challenging to figure out whether a specialty doctor is in-network for a given patient, so 79% of them end up referring patients to out-of-network doctors.¹¹

The fee-for-service reimbursement model:

- Requires doctors to do more paperwork
- Deprioritizes time spent on ensuring patients receive preventive care
- Does nothing to prevent expensive referrals and/or unnecessary care

⁷ [Quality and Experience of Outpatient Care in the United States for Adults With or Without Primary Care](#)

⁸ <https://www.advisory.com/en/daily-briefing/2020/02/18/primary-care>

⁹ <https://www.advisory.com/en/daily-briefing/2020/02/18/primary-care>

¹⁰ <https://www.medpagetoday.com/publichealthpolicy/generalprofessionalissues/27444>

¹¹ <https://www.healthcarediver.com/news/physician-referral-issues-causing-more-out-of-network-care/530726>

The Virtual Primary Care Difference

In contrast to traditional primary care, virtual primary care helps patients overcome the barriers of inconvenience and the disincentives of the fee-for-service model.

Virtual primary care:



Provides quick, convenient access to a trusted doctor



Reduces high-cost claims through coordinated referrals and chronic condition management



Improves access equity



Encourages preventive care



Costs less



Promotes medication adherence

When Virtual Care is the Best Care

A surprising number of health issues can be resolved using virtual care. A claims-based analysis¹² identified five categories of care that could be shifted to virtual care without the need for an in-person visit. If those types of care were, in fact, shifted to virtual care:

- **20%** of all emergency room visits could be avoided
- **24%** of health care office visits and outpatient volume could be delivered virtually and an additional 9% delivered “near-virtually”
- **35%** of regular home health attendant services could be virtualized
- **2%** of all outpatient volume could be shifted to the home setting, with tech-enabled medical administration

Those estimates could be conservative considering a survey conducted by the Bipartisan Policy Center and Social Sciences Research Solutions in 2021.

One in seven people surveyed said they would have sought care in an emergency department if virtual care had not been available, and **more than 50% had their primary health issue resolved using virtual care.**¹³

¹² <https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights/virtual-care-a-quarter-trillion-dollar-post-covid-19-reality>

¹³ <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/new-virtual-care-users-expected-to-continue-virtual-care-visits.aspx>

When In-Person Care is Needed

While a few primary care visits can be virtual, doctors may still recommend in-person care. When that happens, a virtual care solution should coordinate in-network, high-quality, low-cost care with the patients' health insurance plan.



When vitals need to be taken: the virtual primary care doctor should provide diagnostics or steer patients to an in-network clinic that can accommodate them.



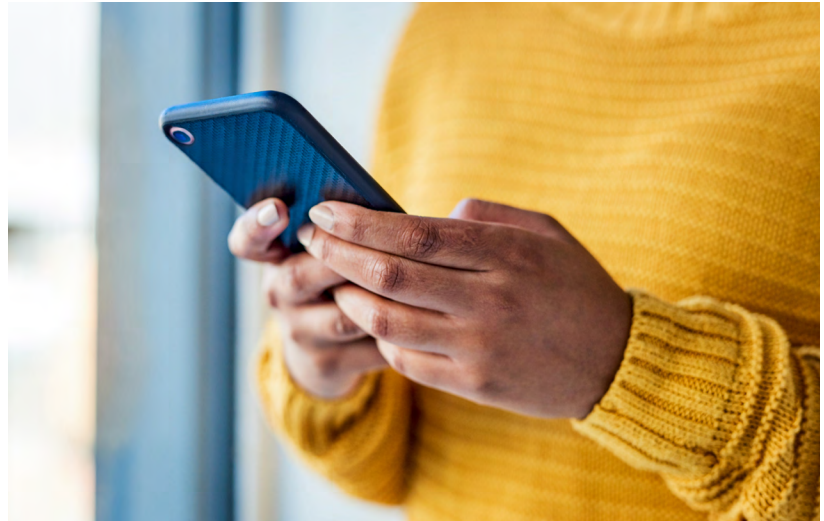
When patients require laboratory or imaging services: the virtual primary care doctor should recommend in-network, low-cost services that will automatically send results.



When patients need a specialist: the virtual primary care doctor should recommend appropriate in-network care and follow-up.

Recent Health Trends that Support Adoption of a Virtual Primary Care Solution

While virtual primary care is new, there are signs it's likely to become a mainstay for patients, doctors and employers:



→ **64%** of broadband households used a virtual care service between April 2020 and April 2021 while **28%** of those opted to do so, opted for virtual consultations out of convenience, up from **22%** in the previous year¹⁴

→ **43%** of adults want to continue to use virtual care services after the pandemic, and **34%** would prefer virtual care to an in-person office visit¹⁵

→ Patient satisfaction with virtual visits appears to be comparable to traditional in-person visits, according to a Cleveland Clinic study¹⁶

→ Doctors are also indicating comfort and preference for virtual care with **97%** of primary care providers using virtual care to treat patients according to a 2021 survey¹⁷

→ Recent surveys report that **57%** of providers view virtual care more favorably than before COVID-19 and **64%** report that they are more comfortable using it¹⁸

→ **40%** of millennials (**75%** of the workforce by 2025) believe telemedicine is an extremely important part of a benefits package¹⁹

→ More than **70%** of younger generations said they prefer virtual care because of convenience while **44%** said they may switch providers if virtual care visits aren't offered²⁰

¹⁴ <http://www.parksassociates.com/blog/article/pr-10132021>

¹⁵ <https://www.beckershospitalreview.com/virtual-care/43-of-americans-want-to-use-virtual-care-after-the-pandemic-survey-finds.html>

¹⁶ <https://www.beckershospitalreview.com/virtual-care/how-patients-really-feel-about-virtual-visits-5-cleveland-clinic-study-insights.html>

¹⁷ <https://www.americantelemed.org/wp-content/uploads/2021/05/Adoption-of-Telehealth.pdf>

¹⁸ <https://www.ama-assn.org/practice-management/digital/after-covid-19-250-billion-care-could-shift-virtual-care>

¹⁹ <https://www.healthcareitnews.com/news/millennials-demand-telehealth-move-away-traditional-primary-care-model>

²⁰ <https://www.aha.org/aha-center-health-innovation-market-scan/2021-06-29-there-may-be-generation-gap-virtual-cares-future>

Evaluating a Virtual Primary Care Solution

Here are some key questions that can help employers decide whether a virtual primary care solution will bring the best value to their workforce.

Does the solution:

- Offer patients a positive and convenient user experience? Look for:
 - Low patient wait times to schedule visits
 - Ease of access
 - Low or no cost to patients when they use the service
 - The ability for patients to choose their doctor
- Connect patients to quality care? Be sure the network of doctors is:
 - Thoroughly vetted and managed
 - Licensed and able to prescribe and order treatment nationwide
- Allow patients to ask doctors questions, receive follow-up calls and request medications without incurring additional costs?
- Provide human support for patients 24/7 with access to urgent care support within 10-15 minutes (on average)?
- Offer a no or low-cost employee communications plan that generates awareness, clinical outreach and appointment follow-up throughout the entire year?
- Allow patients to keep their primary care doctor even if they change employers?
- Generate high utilization by employees?
 - As a benchmark, look for telemedicine solutions that report at least 30-40% average utilization.
 - Look for a solution that will guarantee utilization in writing and provide trend reports.
- Provide a doctor-patient visit that is lengthy enough for high quality care?
 - The ideal time is a 15-20 minute visit. Referrals should be in-network and recommended only when appropriate. Care should be coordinated with all health plan benefits.
- Furnish an employer with de-identified population health data that can show health trends for the workforce?
- Explain how it delivers the best value for employers?
 - Look for a solution that will provide performance metrics or guarantees, show client retention and has a high net promoter score (NPS).

As virtual care continues to be utilized, and patients and doctors grow more comfortable with virtual visits, employers will need to be mindful of what benefit solutions work best for their employees. Combining the proven effectiveness of primary care with the convenience and safety of virtual visits has the potential to deliver positive health outcomes in the present and sustain them in the future.

About First Stop Health

First Stop Health (FSH) is a leading virtual care provider delivering convenient, safe and high-quality **care that people love.**® Members can access care 24/7 via mobile app, website or phone. We help them save time and money with our virtual care solutions—Telemedicine, Virtual Primary Care and Virtual Mental Health. FSH drives the utilization of our virtual care services with continuous, targeted employee engagement, delivers an amazing patient experience and ensures high value performance for our employer-clients. Learn more about FSH at fshealth.com.

