



Direct

Primary Care - "DPC"

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DPC Overview

Primary Care should focus first and foremost on forming and executing a preventive health and wellness plan that aligns with each individual's goals and health needs. This can be done in the most direct, cost-effective, and comprehensive way by shedding most of the red tape of insurance and providing what is called 'Direct Primary Care'.

The Failures of "Fee for Service" Health Insurance Paradigm

Traditional insurance programs do have a role but are also full of pitfalls and frustrations. Here are some real-world examples: Preventive labs known to help us prevent disease are often not covered until you have "cardiovascular disease or diabetes". Important follow-up mammograms and ultrasounds may not be covered - despite specialist recommendation to have them. Follow-up vitamin levels may not be done once a vitamin deficiency has been diagnosed, only because it has been corrected by a supplement. . Outpatient cardiac testing is sometimes not covered in patients actively having chest pain. PET scans (cancer scans) are sometimes not covered in people with previous cancer diagnosis, only because the person has been 'cancer-free' for one or two years after treatment. I am sure many of you are, or know, these individuals. Unfortunately, these are the rules, NOT the exceptions.

Much of the technology and information that we all need to guide our health, improve our health, and prevent common chronic diseases are right at our fingertips, but there is no such thing as price transparency.

The current insurance driven system provides financial incentives for “reactive” care;” let's wait until something is broken, then we will fix it.”Insurance companies decide what tests can be done or medications can be prescribed, drive up the prices, and profit from us all.

I am offering to leave the coverage issues behind and take back the doctor-patient relationship. Let's partner DIRECTLY to start making decisions based on YOU, not black and white insurance policy rules. Together we will build a personal health profile and an action plan to optimize your wellness that is consistent with your unique desires, not those of a bureaucratic system with inflexible rules and unfair costs.

Well, what are the costs?

Cost of all services is clear, transparent and stated upfront. Generally a monthly fee will cover most of your needs. Only procedures, laboratory tests, radiology services and medications will be additional. All of these services will be provided at market cost- often even cheaper than many insurance copays. If you maintain an insurance plan, you will be able to utilize that for all those services if you choose. Please refer to our pricing page for specifics.

Included Services:

- Direct Text/Email Services with your Provider, 24/7 for urgent needs
- Avoid ED/Urgent Care: Reach out at any time and we will either take care of your needs or do our best to keep you healthy and out of the hospital. Laceration repair (stitches), illness, injury, basic casting/splinting and more!
- Required 1-1.5hr Wellness plan and lab review annually – This is what you are paying for!
- Expanded annual lab panel covered - optional add-ons at cost with a transparent cost and no need for “prior authorization” or insurance approvals. All follow up labs at cost (most common labs are \$2-20 per order) with no restrictions/red tape.
- In-person exams, telehealth, messaging via: text, email, video and phone calls all available and included.

- Full array of preventive screenings exams: PAP/Breast, Prostate, Colonoscopy (done at surgical center), skin (preventive and diagnostic). Well exams for all ages, including newborns! Please note: we do not currently offer pregnancy care or delivery services.
- Sick/problem based-visits: laceration repair, viral/bacterial swabs, minor office surgeries for a variety of common issues including: musculoskeletal, dermatologic, infectious and emotional/mood conditions. Referrals to appropriate specialists for anything we are unable to diagnose/treat.
- Access to virtual specialist consults (through RubiconMD) of almost all specialities - turn around time less than 1 week.
- A model that puts the patient first and incentives health rather than illness
- Walk-in hours; scheduled visits with wait time no longer than 1 week. (rare exceptions possible)
- Access to affordable labs through LabCorp and radiology at Parkwest in Pueblo. Upfront pricing of all tests handled through our clinic.
- Access to generic medication at wholesale pricing - currently only offering mail-order pharmacy options, but plan to stock common generic medications.
- Traditional medications prescription management for a huge variety of common healthcare needs.
- Address all health related forms, referral management, home health management, even hospice/palliative service related issues, in a timely fashion.
- Exclusive access to group classes regarding high yield “pillars of health” type topics. Intentions include: cooking delicious food for health, fitness at all ages, education about the basic biology that governs our major bodily systems, open discussions about health, addressing the mental health (ultimately just health) crisis, community guests and ideas.
- Exclusive access to behavioral health, nutrition, fitness experts in the community
- A team that is devoted to helping you meet the health care goals you set, not those set by hard rules that cannot adjust for complex human situations.
- The satisfaction of knowing that you are investing in a program that truly wants you to be healthy and for you to understand your unique health risks and treatment options.

Services Not Covered

THIS IS NOT AN INSURANCE PROGRAM

This is an important topic, especially for individuals with need for frequent secondary and tertiary medical services. Many individuals may choose that the traditional insurance systems/programs are the best choice for them for the following types of services:

- ED/Urgent Care visits
- In-person Specialist visits
- Surgery
- Costs associated with additional diagnostic services (outside annual lab/screening)
- Outside facility fees, Surgical center costs
- Specialty medication costs
- Add-on services and procedures, labs, radiology (see pricing list)

Individuals in need of frequent access to the above services may choose to continue carrying traditional insurance, but are still welcome to participate with direct primary care in **addition** to their other coverage(s).

FAQ's

Can I still use my insurance for other medical needs?

Absolutely! We can still order radiology, labs and medications that are then covered by your insurance plan if you choose to maintain one. You will also still be able to utilize insurance for emergency care, specialists, surgery, etc. The only thing that will change is none of Dr. Rahman's services will be billed through your insurance. Most will be covered with your monthly fee with some additional charges for procedures to cover supply costs.

Can I use HSA funds to pay for these services?

You can use HSA funds for medications, labs, radiology. Unfortunately at this time the IRS does not consider your DPC subscription fee as a "qualified medical expense". There are many advocacy groups fighting to change this, so please reach out to your political representatives if you want to join this effort.

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Pricing Breakdown

Single visit fees, without monthly membership:

30 min consult - \$200

1 hour consult - \$300

Business Plans	Individual/Family Plans (monthly price)
\$90/employee - per month	0-18: \$40 18-40: \$70, Students: \$50 40-65: \$80 65+: \$90
Highly recommend that employers consider coupling this with a healthshares type program.	Family of 4 (2 adults, 2 children <18): \$200, add'l child \$20

Add on Services:

Colonoscopy

Vasectomy

Medication Assisted Mental Health Therapies (coming soon!)

Battlefield Acupuncture

Exercise coaching

Nutritional planning

Basic office procedures will be done at a small cost to cover supplies used

Coverage Considerations

Health Shares Programs & Information

<https://hsaforamerica.com/healthshare-direct-primary-care/>

<https://colohealth.com/blog/colorado-direct-primary-care-guide/>

<https://colohealth.com/colorado-direct-primary-care/>

<https://healthshare101.com/healthshare-and-direct-primary-care/>

<https://altruahealthshare.org/>

<https://zionhealth.org/>

Online Pharmacy Options:

<https://honeybeehealth.com/>

<https://costplusdrugs.com/>