



# FAQs About Direct Primary Care

## **What is Direct Primary Care?**

DPC is a healthcare membership that provides affordable and convenient access to quality primary medical care for a low monthly fee.

## **How is DPC different than Health insurance?**

There are no monthly premiums to pay and no deductibles to meet before benefits begin. Unlimited doctor visits require either no out-of-pocket costs or a very minimal visit fee.

## **Can an employee enroll in DPC if they have health insurance?**

Yes. In fact, a direct primary care membership is especially valuable when paired with a high deductible health plan. A member can utilize DPC for day-to-day primary care without having to meet a deductible first. In the event of a major catastrophe, the HDHP can be used to cover expenses outside of primary care. DPC can also be paired with a Minimum Essential Coverage (MEC) plan to provide more robust benefits.

## **Is DPC a good option for small employers who aren't required to offer health insurance?**

Direct primary care offers meaningful healthcare for small employers and low-wage earners who may not be able to afford health insurance. DPC is extremely beneficial to members because roughly 80 percent<sup>1</sup> of annual healthcare services can be addressed through a family physician.

## **Can an employee enroll their dependents in direct primary care?**

Yes, and employees who find it difficult to include their entire family on their insurance plan can use direct primary care as an option for dependents only if they wish.

## **Does a DPC membership include telemedicine?**

A direct primary care membership typically offers digital access to physicians. Some DPC memberships include unlimited telehealth and virtual DPC visits with licensed medical providers for no out-of-pocket costs to members.

## **Are there any out-of-network fees for visiting a doctor in a different city or state?**

With a nationwide DPC provider like Healthcare2U, members can visit a primary care provider in any state at no additional charge. Each provider with Healthcare2U has access to the patient's primary care medical history.

***For more information email Healthcare2U at [contact@healthc2u.com](mailto:contact@healthc2u.com)***

<sup>1</sup> Andrew Bazemore, MD, MPH, Stephen Petterson, PhD, Lars E. Peterson, MD, PhD, Richard Bruno, MD, MPH, Yoonkyung Chung, PhD, Robert L. Phillips Jr, MD, MSPH, "Annals of family Medicine: Higher Primary Care Physician Continuity is Associated With Lower Costs and Hospitalizations," 2018, 493