

# ***FaithCare*** Health Services

## Affordable Healthcare Services for Uninsured Employees

### **Description**

*FaithCare* is a membership based healthcare services plan offered by Faith Community Health (FCH). It is designed to meet the primary healthcare needs of employees working in Stone or Taney counties who lack health insurance. ***FaithCare* is not health insurance.** Services are provided by Faith Community Health, a nonprofit medical clinic located in Branson, Missouri.

### **Services**

- **Primary Care** Direct primary care medical services provided by FCH
- **KwikCare** *KwikCare* services for select acute medical needs available in the FCH clinic. Services may also be provided by *KwikCare Online* telehealth.
- **Prescriptions** Access to most prescription needs is available through the FCH dispensary for members who qualify. Registration is required to verify income eligibility. Current eligibility for a single individual allows earnings up to \$36,420, with increments of \$12,960 for each additional household member. Monthly fees apply for prescriptions dispensed at FCH. Members may choose to have prescriptions filled elsewhere.
- **Vision Care** Annual eye exam and access to low cost frames and lenses at FCH
- ***FaithCare Online*** Online medical appointments for a range of common ailments, available anytime to members via PC or app

### **Member Services Rates**

- \$10 Primary Care visit
- \$10 *KwikCare* visit
- \$10/mo. Prescriptions, unlimited
- \$10 Vision Care exam
- \$10 Prescription eyewear dispensing fee
- \$10 *FaithCare Online* telehealth visit
- \*Misc. lab and procedure fees, etc., at low FCH standard clinic rates

### **Employer Monthly Subscription Rates, per member**

- \$29 ***FaithCare Medical***: Primary Care + *KwikCare* + Prescriptions
- \$5 ***FaithCare Vision***, optional
- \$10 ***FaithCare Online***, optional (Telehealth services are expected to be available when *FaithCare* has more than 1,000 active members.)

### **Participation Guidelines/Options**

- *FaithCare* membership is required for all employees working more than 9 hours per week who are not offered health insurance options at your firm, have completed your probationary period for new hires, and are not eligible for federal Health Insurance Marketplace coverage.
- Employer may elect to include employees who are eligible for employer's health insurance but have declined coverage, as a block. Individual election is not available.
- At employer option, uninsured spouses of member employees may elect to enroll in *FaithCare* membership through payroll deduction at member rates.

## **Member Savings**

*FaithCare* Medical members save \$115 for primary care visits and \$55 for *KwikCare* visits compared to standard FCH rates. Value of prescription savings for dispensary members vary, averaging \$240 per month. *FaithCare* Vision members typically may save from \$250 to \$500 for exams and eyewear. Potential member savings may average over \$3,000 per year in total for *FaithCare* Medical, and \$350 for *FaithCare* Vision, based on experience with current FCH patients. Savings will vary.

## **Employer Value**

Employees with affordable health care options have fewer sick days, are more productive in their work, and display better customer service interactions. Employee retention should improve significantly as a result of the value of *FaithCare* services for participating employees. Assuming \$3,000 per employee cost of turnover and annual staff turnover rate of 50%, average turnover cost for every team member is \$125 per month. A decrease in the net turnover rate of 12%, regardless of current turnover rate, would save \$30 per month. With *FaithCare*, employers can help employees realize savings averaging \$250 per month for just \$29. That's less than 17 cents per hour, about 2% of compensation for minimum wage employees.

## **How FCH Creates Value**

*FaithCare* healthcare service plans add value for employers by making affordable healthcare accessible to employees without healthcare insurance, improving workforce retention, productivity, and attendance.

Faith Community Health creates value for our patients by sourcing prescription meds through Dispensary of Hope and drug manufacturers, allowing us to meet patients' needs for a small monthly service fee. We also source eyeglass frames and lenses at costs lower than most patients are able to secure on their own. These services are only available to registered patients of Faith Community Health, including *FaithCare* members.

*FaithCare* members will benefit from average savings equivalent to more than \$1.50 per hour for full time employees, and even more for part time workers. Savings will vary, depending on individual needs. A typical member may expect to spend about \$150 per year for medical and prescription needs and about \$100 for a vision exam and eyewear. Some patients will have additional expenses for various conditions or more frequent visits.

## **About Faith Community Health**

Faith Community Health is a charitable nonprofit medical clinic with a mission to provide access to affordable healthcare and promote wellness of spirit, mind, and body for the underserved living or working in our community. FCH began operations in 2010 with a vision to meet the healthcare needs of the uninsured workforce in Branson's tourism economy, sharing God's love through whole person care. We are working to build partnerships with area employers to meet those needs through direct healthcare services for uninsured workers, *FaithCare*.

For more info, please contact Faith Community Health, administration: 417-336-9355, ext 4, or email: [info@Faith.Care](mailto:info@Faith.Care)