

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
- **Telehealth** 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. in-house lab and procedure fees, etc., at low FCH 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 users 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 gains resulting from *FaithCare* services may offset the cost for participating employers. At average turnover cost for every team member of \$125 per month, a decrease in the net turnover rate of 12% would save \$30 per month for every employee. Studies show smokers cost employers \$5,816 more each year than nonsmokers and 70% of smokers want to quit. *FaithCare* members have access to coaching support plus prescription and over the counter supplies to help them quit. Employers could save more than the cost of *FaithCare* benefits for all enrolled employees if just 20% of smokers quit.

How FCH Creates Value

FaithCare healthcare service plans add value for employers by making affordable healthcare accessible to employees, improving workforce retention, productivity, and attendance. *FaithCare* is a valuable recruitment tool, providing a needed benefit that employees value.

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 creates tremendous value for employers. Through partnerships with Dispensary of Hope, Skaggs Foundation, pharmaceutical manufacturers, UMKC School of Pharmacy at MSU, CoxHealth and others, Faith Community Health is able to provide medical services for our patients valued at ten times what it costs us to provide them. That translates to \$300 in value for the \$30 monthly cost to enroll uninsured employees in *FaithCare*.

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 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