

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
- ***FaithCare Virtual Visits*** Online telehealth services powered by CoxHealth.
- **KwikCare** *KwikCare* services for select acute medical needs available in the FCH clinic.
- **Prescriptions** Access to most prescription needs is available through the FCH dispensary for members who qualify. Registration is required to verify income eligibility. 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

Member Services Rates

- \$10 Primary Care visit
- \$10 *FaithCare Virtual Visit*
- \$10 *KwikCare* visit
- \$10/mo. Prescriptions, unlimited
- \$10 Vision Care exam
- *Misc. in-house lab and procedure fees, etc., at low FCH clinic rates

Employer Monthly Subscription Rates, per member

- \$29 ***FaithCare Medical***: Primary Care + Virtual Visits + *KwikCare* + Prescriptions
- \$5 ***FaithCare Vision***, optional: Basic vision exam + discounted eyewear
- \$30 ***FaithCare Advantage***: Includes both *FaithCare Medical* and *FaithCare Vision*, available only to members of participating associations

Participation Guidelines/Options for *FaithCare* Business Partners

- **Minimum participation requirement:** *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, are not eligible for federal Health Insurance coverage, and do not have spousal coverage.
- **Optional:** 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.
- **Optional, spouses:** At employer option, uninsured spouses of employees may enroll in *FaithCare* membership at member rates on the same basis as employees, as a group.

Member Savings

FaithCare Medical members save \$130 for primary care visits and \$55 for *KwikCare* visits compared to standard Faith Community Health rates. Value of prescription savings for dispensary users vary, averaging \$240 per month. *FaithCare* Vision members typically may save up to \$500 for exams and eyewear. Potential member savings may average over \$3,000 per year for *FaithCare* Medical based on experience with current Faith Community Health patients and \$350 for *FaithCare* Vision. 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 quit. Employers could save more than the cost of *FaithCare* benefits for all enrolled employees if just 20% of smokers quit.

How Faith Community Health Creates Value

FaithCare health services 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 is valued by employees.

Faith Community Health creates value for our patients by sourcing prescription meds through Dispensary of Hope, Direct Relief and pharmaceutical manufacturers, allowing us to meet patients' prescription needs for a small \$10 monthly service fee. We also provide access to eyeglass frames and lenses at costs much lower than most retail vision centers.

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 to members 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. We call this *FaithCare*.

For more info, please email info@Faith.Care or contact Michele Dean, director of *FaithCare* business development, 417-544-8094. Detailed information is available online at Faith.Care