



PATIENT-PHYSICIAN COOPERATIVES

Affordable Membership Health Plans for Individuals



PPC Welcome Guide

Medical
Dental
Vision
Labs
Imaging
Pharmacy



Providing Health Care, Not Health Insurance.

Working Together for Affordable Health Care

I am delighted to welcome you to Patient Physician Cooperatives (PPC). My team and I work diligently to ensure that everyone enrolled in a subscription healthcare plan has a great experience when engaging our services.

Our organization was founded by physicians who were seeking a better way to receive quality affordable health care. The solution was to build strong Direct Primary Care relationships with providers to ensure that subscribers have access to a hassle free network and receive affordable fair rates.

Subscription plans are not insurance, they are *ASSURANCE*. What is *assurance*? Assurance is receiving Labs, Diagnostic Imaging, Primary Care, and 24/7 nationwide Telemedicine as guaranteed benefits. PPC members receive upfront pricing with no hidden charges at our contracted PCPs, Labs, and Imaging centers, and savings on prescriptions, dental, vision, and hearing.

We Do Things Differently

- ▶ Our Care Team of experts effectively navigates the healthcare system and works diligently to assist with care coordination and to advocate for our members, to ensure you receive the right care at an affordable rate. Our Care Team will act on your behalf for all your medical needs and help guide you every step of the way.
- ▶ We are fully transparent in support of your health care. Our top priority in every interaction, is to represent your best interest medically and economically. From basic questions about your benefits to understanding a diagnosis or treatment plan, we will be there to help educate and guide you.
- ▶ We are not insurance. We contract directly with doctors and service providers upfront, so that our subscribers know immediately what the costs will be. There are variations in medical services and their costs, so we will negotiate the best possible price and keep you informed before receiving medical services.

We believe everyone deserves affordable healthcare, and by working together this is achievable.

Sincerely,
Dr. John McCormick, CEO

MEMBERSHIP LEVELS

BASIC ▶ \$40 monthly

▶ Child - \$20 monthly

Pharmacy Savings → Savings on medicines and Rx with Drexli.

Lab Testing → with Quest Diagnostics nationwide network. *(See website for exclusions.)*

Virtual 24/7 Health Care → with Teladoc or LASO's nationwide network of providers.

Doc Wellbee → Savings on Dental, Vision, and Hearing.

PPC Care Team → Patient Advocates and Care Coordinators to assist our members.

PREFERRED ▶ \$89 monthly

▶ Child - \$55 monthly

Access to all BASIC level benefits, PLUS PRIMARY CARE:

Get six visits of primary care by selecting a provider from our network.

PREFERRED PLUS ▶ \$109 monthly

▶ Child - \$75 monthly

Access to all BASIC and PREFERRED level benefits, PLUS IMAGING:

X Ray, CT Scan, MRI, PET Scan, Ultrasound, Mammograms, etc., at an Imaging provider from our network.

Upfront pricing with no hidden charges at our contracted PCPs, Labs, and Imaging centers.



Direct Provider Agreements

Through our direct provider agreements we can provide quality health care at low costs. This includes Primary Care, Labs, and Imaging. No additional charges or surprise bills.



Access to 24/7 Health Care

Direct care is available 24/7 through our telemedicine providers. Get access to a provider within the hour from the comfort of your home for things like Urinary Tract infections, cold, flu, and much more.



Prescription RX Savings

All subscribers receive the benefit of Drexli, which provides you with pass-thru pricing to encourage pharmacies to compete for your business.



Care Team of Patient Advocates

Our PPC Care Team of experts assist with care coordination and advocate for subscribers to ensure they receive the medical care they need. They also protect them from high costs.

PPC membership plans are direct contracts with providers for Primary Care, Labs and Diagnostic Imaging services. These plans are NOT insurance and do not pay claims.

MEMBERSHIP ADD-ONS

Unexpected legal questions arise every day. With LegalShield, you will have 24/7 access to a quality law firm to discuss any personal legal matter, no matter how big or small, without worrying about high hourly costs.

For one flat monthly fee you can access legal advice and live your life worry-free, plus the protection of Identity Theft Shield.



LegalShield includes: Advice, 24/7 Emergency Assistance; Letters and phone calls on your behalf; Legal Document Review (up to 10 pages each); Standard Will Preparation; Motor Vehicle Services; and Audit Services.

Identity Theft Shield includes: Credit Report; Personal Credit Score with Analysis; Continuous Monitoring with Activity Alerts; and Identity Restoration Services.

Get Legal Shield + Identity Theft Shield for \$30 per member or \$36 per family, monthly.

** Currently LegalShield is available in Texas only.*



With Health Equity members may receive a health debit card for qualified medical expenses, such as medical, dental, vision and pharmacy costs.

Through the HealthEquity mobile app you may view your account balance, view receipts, and submit a request for reimbursement. Download the app through the Google Play or App Store.

Get the Health Equity debit card for \$5 per month, per individual.

For upgrades to your membership plan level or to include any of these Add-Ons, contact the PPC Care Team at **866-549-4199** or **membership@patientphysiciancoop.com**.

The PPC Difference

PPC AND TELEMEDICINE NETWORKS



With the PPC network, Preferred Plus members have access to Direct Primary Care; or they can choose nationwide Telemedicine with either Teladoc Prime or LASO.

- ▶ With Teladoc or LASO, members receive a nationwide network of providers for secure access to 24/7 virtual health care provided through their phone or computer.

During the new member on-boarding process, Preferred Plus members will select their Primary Care Physician (PCP); and all PPC plan members will select their Lab center.

- ▶ Labs for PPC are with Quest Diagnostics who have nationwide locations available.

PPC CARE TEAM WITH PATIENT ADVOCACY



Our PPC Care Team assists members in navigating the healthcare system and is comprised of Patient Advocates and Care Coordinators.

- ▶ Patient Advocates pre-negotiate costs for treatment and procedures. They are experts in medical administration and serve to protect members from over-payment and high medical costs.

- ▶ Care Coordinators schedule appointments, locate services, and answer general benefit questions.

Each new member has access to a personal Care Coordinator to assist them with adding current providers, and to review existing treatments and/or prescriptions, to ensure that medical care is continued seamlessly.

LAB SERVICES WITH QUEST DIAGNOSTICS

With nationwide locations, Quest Diagnostics is the leading provider of diagnostics testing in the U.S. They work with leading hospitals and health systems to create custom solutions and processes that help you get the most from their laboratory resources.



On average, Lab testing costs range from \$100 to \$1,000. **All PPC plan members receive labs with ZERO out-of-pocket expense.**

**Some exclusions apply. Visit www.patientphysiciancoop.com for details.*

To schedule an Imaging appointment, send the order to:
Fax: **866-234-8707** | Email: carecoordinator@patientphysiciancoop.com

For questions or further assistance, contact the Care Team at:
866-549-4199, or email carecoordinator@patientphysiciancoop.com

DIAGNOSTIC IMAGING SERVICES

PPC has direct contracts with full service medical imaging networks.

On average, imaging costs range from \$400 to \$5,700.



With our Preferred Plus plan, members receive imaging with ZERO out-of-pocket expense at direct contracted centers.

To schedule an Imaging appointment, contact your chosen imaging provider.

For questions or further assistance, contact the Care Team at
866-549-4199, or email carecoordinator@patientphysiciancoop.com



NATIONWIDE 24/7 VIRTUAL HEALTH CARE

Telemedicine physicians are available 24/7 with nationwide coverage via the internet through your cell phone or computer.

All PPC plan members have access to a telemedicine network with unlimited use.

Telemedicine delivers convenient health care and is commonly used for conditions such as Urinary Tract Infections, Cold or Flu. It is especially helpful in monitoring ongoing health issues, and mental health treatment.

Doctors and patients can use telemedicine to:

- Assess whether or not the patient needs treatment in person.
- Provide certain kinds of medical care, such as mental health treatment and assessments for minor infections.
- Write or renew prescriptions.
- Offer certain types of therapy, such as speech and physical therapy.
- Telemedicine is useful in situations where the patient must practice physical distancing or is unable to attend a healthcare facility in person.

It's quick and easy to set up your account with LASO or Teladoc.

- **For Teladoc:** Go to teladoc.com and click "Get started now" or download the **Teladoc mobile app** and click on "Set up your account." You can download the mobile app through Google Play or the App Store.
- **For LASO:** Go to lasohealth.com and click on "Login" to access your account or download the **LASO Health mobile app** and click "Get Started Now!". You can download the mobile app through Google Play or the App Store.

PHARMACY COST SAVINGS

All PPC plan subscribers receive pharmacy cost savings through Drex.

Drex, offers pass through pricing at most local pharmacies.



DENTAL SAVINGS

Our mission is to help members save money and receive the highest quality care.

All PPC plan subscribers receive cost savings on virtually any procedure from 25% to 65% including exams, cleanings, fillings, braces, cosmetic and more.



Board certified dentists and dental specialists with a nationwide network.

- No waiting period.
- No annual limits on use.
- No required referrals.

To schedule an appointment, contact the Care Team at **866-549-4199** or email carecoordinator@patientphysiciancoop.com.

VISION SAVINGS

The vision plan provides substantial savings off the regular retail price for eye wear at participating providers.

All PPC plan subscribers receive average discounts from 10% to 50% on frames, prescription lenses and sunglasses, with no limits on purchases.



The network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and “one-hour” type optical centers.

To schedule an appointment, contact the Care Team at **866-549-4199** or email carecoordinator@patientphysiciancoop.com.

Commonly Asked Questions

As a new member what are the first things I need to do?

- Expect a call from a Care Coordinator to go over your benefits and answer any questions.
- Choose your Primary Care Physician (PCP), Lab, and Imaging center from the PPC network.
- Once you have received your Member ID card, you should verify your information by logging into your member account. Visit www.patientphysiciancoop.com and from the top toolbar select the “Members” tab, then from the sub-menu select “Member Portal”.
- Depending on your chosen telemedicine service:
 - Set up your Teladoc account by visiting www.teladoc.com, or by downloading the **Teladoc mobile app** from Google Play or the App Store; or
 - Set up your LASO account by visiting lasohealth.com, or by downloading the **LASO Health mobile app** from Google Play or the App Store.

What do I do if I need urgent care?

- Assess the situation to determine how critical the illness or injury is.
- Your first option should always be to use telemedicine for a consult with a doctor quickly. The average wait time is less than 10 minutes. Then follow the doctor’s instructions.
- If the situation is not critical, then call the PPC Care Team at **866-549-4199**. Even if your subscription plan does not cover the needed medical care, our Patient Advocates may be able to negotiate a cash rate for services.
- If your illness or injury is critical, go to an Urgent Care Center or Emergency Room. Tell them you do not have insurance. If you or someone can drive you, this is more cost-effective than calling for an ambulance. The average cost for ambulance services is around \$1,200.

How can I find a provider in the PPC network?

- Check your physical Member ID or login to the Member Portal to access this information.
- Call the Care Team for assistance at **866-549-4199** or membership@patientphysiciancoop.com.

If a doctor is in the PPC network, can I make an appointment with them directly?

You need to go to your selected provider. If you need to change your selected provider, contact the Care Team at **866-549-4199** or membership@patientphysiciancoop.com.

Where should you go for care?

Let us help you choose the right healthcare center

TYPE OF CARE CENTER	USE THIS CARE CENTER IF...	THEY PROVIDE...	COST/TIME CONSIDERATIONS
Telehealth Visit 	<ul style="list-style-type: none"> ▶ You need routine care, treatment, or to monitor a current health issue. <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<ul style="list-style-type: none"> ▶ General Health Care ▶ Preventive Services ▶ Behavioral/Mental Health ▶ Ongoing Remote Monitoring 	<ul style="list-style-type: none"> ▶ Normally requires an appointment. ▶ Can obtain an appointment quickly and from anywhere.
Physician's Office 	<ul style="list-style-type: none"> ▶ You need routine care or treatment for a current health issue. <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<ul style="list-style-type: none"> ▶ Routine Checkups ▶ Immunizations ▶ Preventive Services ▶ General Health Care 	<ul style="list-style-type: none"> ▶ Normally requires an appointment. ▶ Generally there is wait time with a scheduled appointment.
Convenience Care Clinic 	<ul style="list-style-type: none"> ▶ You can't get to your physician's office, but your condition isn't an urgent emergency.. <p>Convenience Care Clinics are generally located in retail stores or malls. They are staffed by nurse practitioners and physician assistants, and offer services for minor health conditions.</p>	<ul style="list-style-type: none"> ▶ Common Infections ▶ Minor Injuries ▶ Minor Infections ▶ Vaccines ▶ Flu Shots ▶ Pregnancy Tests 	<ul style="list-style-type: none"> ▶ Walk-in patients welcome. ▶ Wait times vary.
Urgent Care Clinic 	<ul style="list-style-type: none"> ▶ You need care quickly but it's not an emergency. <p>Urgent Care Centers offer treatment for non-life threatening injuries or illness. They are staffed by qualified physicians.</p>	<ul style="list-style-type: none"> ▶ Minor injuries ▶ Minor Infections ▶ Minor Burns ▶ Strains and Sprains ▶ Flu Shots ▶ Pregnancy Tests 	<ul style="list-style-type: none"> ▶ Cost is usually higher than a physician's office. ▶ Walk-in patients welcome. ▶ Wait times vary.
Emergency Room 	<ul style="list-style-type: none"> ▶ You need immediate treatment of a critical condition. <p>Emergency Rooms offer treatment of life threatening injuries or illness that require immediate medical attention. If a condition seems life threatening, take action right away and call 911.</p>	<ul style="list-style-type: none"> ▶ Heavy Bleeding ▶ Chest Pain ▶ Difficulty Breathing ▶ Difficulty Standing or Walking ▶ Severe Injuries/Wounds ▶ Major Burns 	<ul style="list-style-type: none"> ▶ Cost is usually higher than an Urgent Care Clinic. ▶ Open 24/7 but wait times may be longer as the most critical emergencies will be treated first.

Contact Us for Assistance

For a positive consumer experience, it is important that you contact the Care Team to assist with appointments, medical referrals, and to negotiate costs prior to receiving medical services.

Call 866-549-4199

CARE COORDINATORS

carecoordinator@patientphysiciancoop.com

- Locate a PPC network provider.
- Schedule a healthcare appointment.
- Ask a question about your benefits.

PATIENT ADVOCATES

patientadvocates@patientphysiciancoop.com

- When you receive a surprise bill.
- Discount sourcing for high medication costs.
 - Pre-negotiate rates for health care.
- Requesting a provider join our network.

GENERAL MEMBER QUESTIONS

membership@patientphysiciancoop.com

FOR PROVIDERS

providerrelations@patientphysiciancoop.com

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