



DIRECT PRIMARY CARE



Agenda

- Health Plan Performance
- What is a DPC?
- Advantages
- Potential Savings
- Recommendation



Wausau School District Health Plan Update

- **Health Plan Performance**
- Loss ratio for last plan year was 116%
 - Increased utilization
 - Rising prices
 - Stop-loss increases
 - High-cost claims
- Changed to UMR as the new Third Party Administrator (TPA) 7/1/25
 - Additional service to help contain medical costs
 - Maintaining access to local providers
- **RPF process for Direct Primary Care (DPC) during the past year**



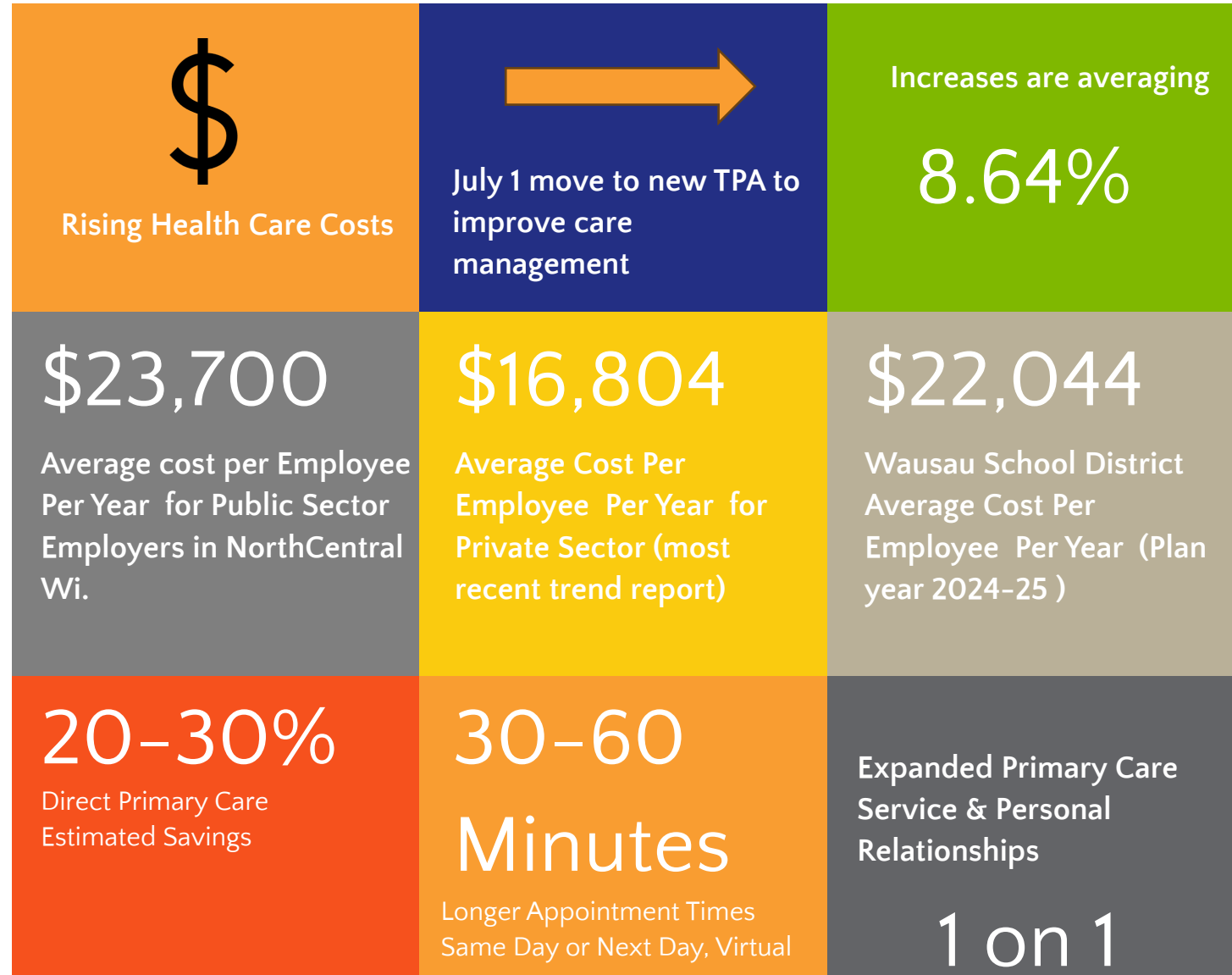
What is Direct Primary Care?

- Privately held group of clinicians
- Direct contract with employers
- Goals for healthcare delivery:
 - Improving access
 - Quality healthcare
 - Driving down costs
 - Reduce inefficiencies



Why Direct Primary Care?

- Move to high quality, lower cost providers
- Take control of plan performance
- Assist employees with healthcare navigation when additional care is needed



Advantages to Direct Primary Care

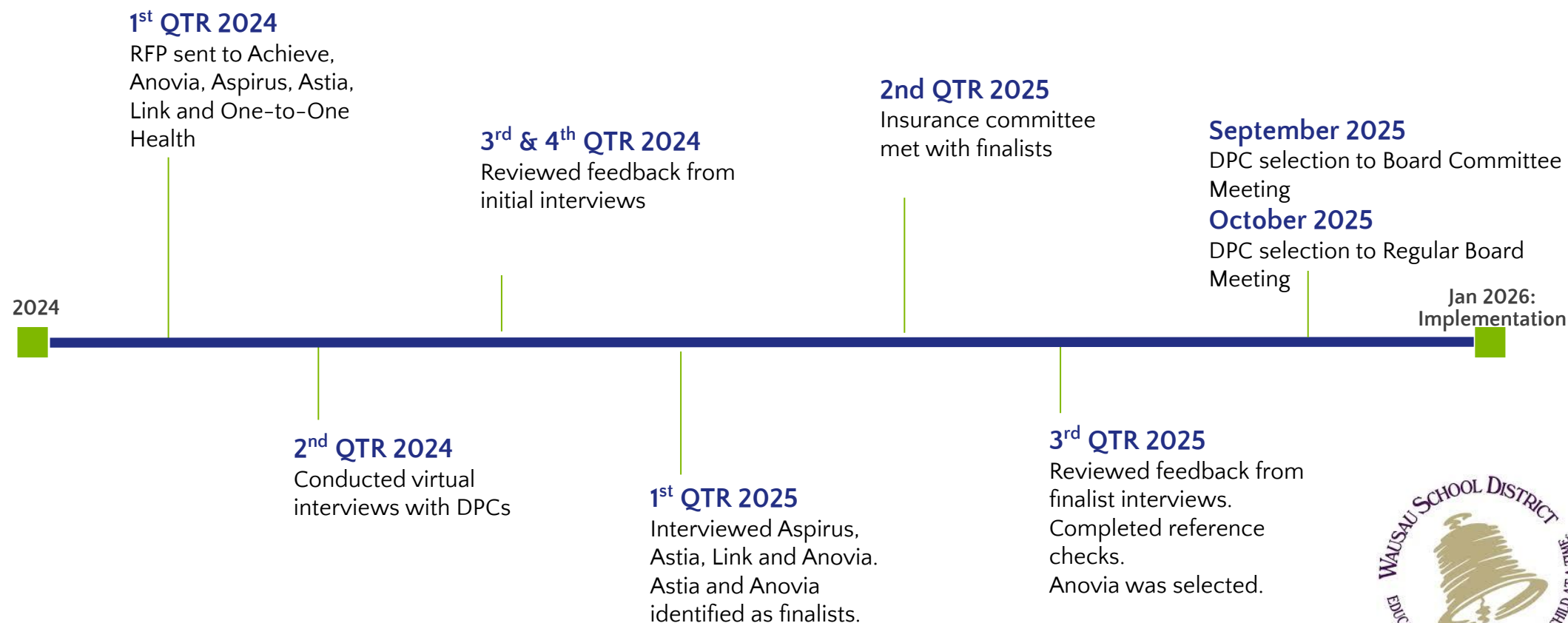
- More treatment at primary care level
- Less required referrals to specialty care
- More referrals to alternative, lower cost and high service providers
- 80% to 85% savings on lab services
- 50% fewer emergency room visits
- 30% fewer days in the hospital
- 65% less imaging
- Unlimited and fast access to Primary Care team
- Can provide services for Wellness Program and New Hire Physicals
- Can provide services for Worker's Compensation injuries



Comparison of Direct Primary Care Pricing Example

	DPC Billing	Typical Provider Charge
Office Visit	N/A	\$450
• Annualized (2-3 Visits Per Year)	\$348	\$1,125
• ER Visit	N/A	\$1,700
• Urgent Care	N/A	\$750
Procedures		
• Skin Tag Removal	N/A	\$209
• Joint Injection	N/A	\$223
• Nebulizer Treatment	N/A	\$178

Direct Primary Care (DPC) RFP Process



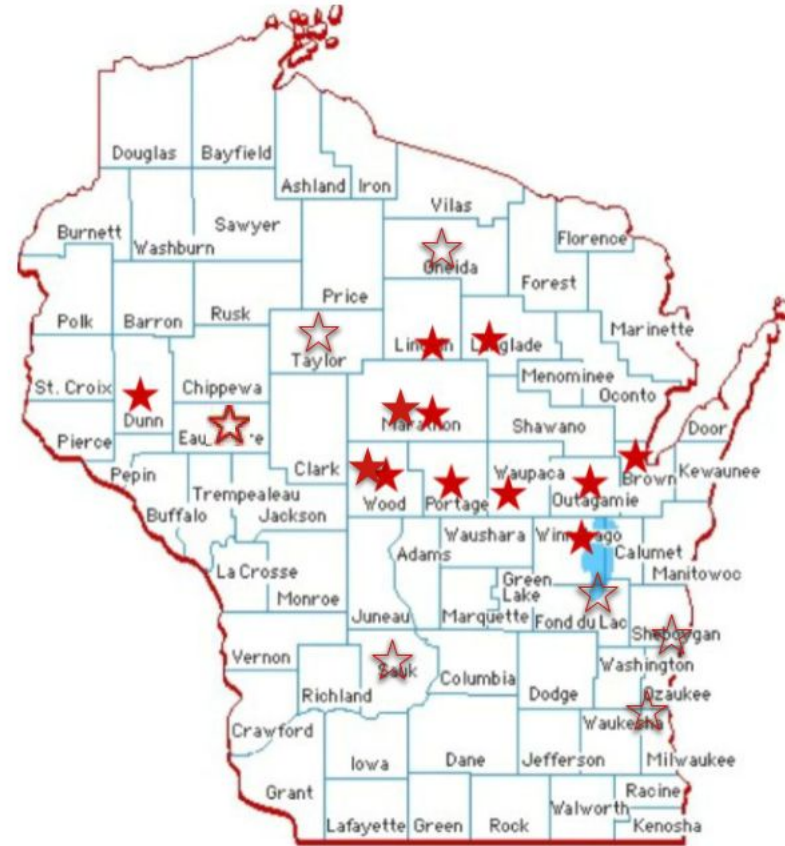
Implementation Projections

- M3 forecasts cost-neutral/up to \$200K savings in the first year
- DPC savings projection is higher (contingent upon utilization)
- Employee education will be a key component
- Offering a DPC has proved to be a viable long-term solution with other local employers (Greenheck, Kolbe & Kolbe, Crystal Finishing, and Stevens Point Area Public School District)



Anovia Proposal Summary

- Board Certified Primary Practice Provider
- Physicians that practice at each location
- Subscription fee of \$29 PMPM
- Offer a month-to-month contract
- Currently work with school districts
- Established locations and adding a clinic in Wausau



Antigo
Appleton
Applied Laser Technologies - onsite
Baraboo (exploring)
Clintonville
DePere
Fond du Lac (exploring)
Gamber-Johnson - onsite
Germantown (exploring)
Ki Mobility - onsite
Oshkosh
Marshfield
Medford (exploring)
Menomonie (8/1/25)
Merrill
Rhineland (exploring)
Schuette Metals - onsite
Sheboygan Falls (exploring)
Stevens Point
Wausau (this fall)
Weston
Wisconsin Rapids (this fall)

Recommendation

Effective January 1, 2025: Implement Anovia
as a Direct Primary Care (DPC) clinic
available to employees covered by District
Health Plan and their families





**QUESTIONS?
THANK YOU!**

