

ONSITE, NEAR-SITE CLINICS

WHAT'S WORKING FOR EMPLOYERS

Written By Laura Carabello

A top-of-mind concern among voters in the upcoming 2024 presidential election is healthcare affordability. Along the campaign trail, candidates will be debating the best solutions for controlling runaway expenditures as the cost of providing healthcare services continues to accelerate due to advances in medical technologies, the rising cost of prescription drugs, system inefficiencies and mounting labor shortages.

Voters nationwide say it is difficult to afford healthcare costs, as the Kaiser Family Foundation reports that about half of U.S. adults say they can't manage to pay for needed services and one in four say they or a family member in their household had problems paying for healthcare in the past 12 months.

"An onsite medical center is the best way to provide affordable healthcare and, at the same time, inspire employees and families to achieve optimal well-being and health," says Ernie Clevenger, president of My Health Guide. "When quality care is delivered with compassion, enthusiasm and innovation, patients' health outcomes improve, and healthcare cost trends decline. Over 80 percent of employers with onsite care find total healthcare costs trends decline compared to the traditional market."

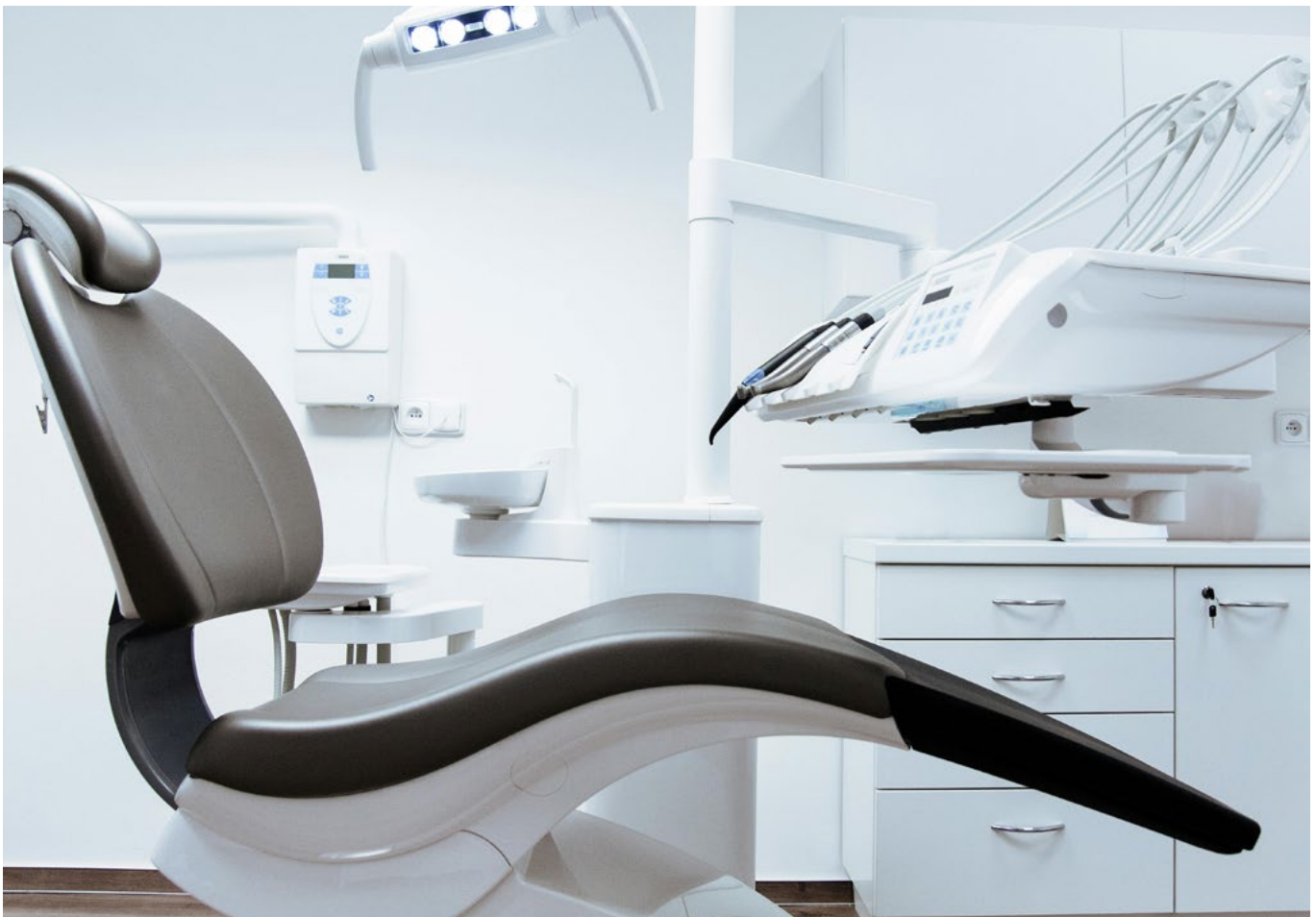
When physicians, patients and payers can work in concert to achieve the highest and best outcomes, Clevenger says, "it's a win-win-win."

One crucial aspect to onsite clinics that Zahoor Elahi, COO, Health at Scale often sees overlooked is this: "The "what next"? Employees visiting the clinic will frequently need specialist care not offered,

which is a rare opportunity for employers to support them with navigation to specialists who are well-suited to their needs, and more likely to help them achieve superior health outcomes."

CHOOSE THE BEST MODEL FOR YOUR BUSINESS: ONSITE OR NEAR-SITE CLINIC

When managed effectively, both approaches are documented to improve access to care and lower costs. Selecting the right model for your workforce will drive utilization, ensure employee adoption and satisfaction and ultimately fuel cost savings.



- An onsite clinic allows employers to offer medical and wellness services delivered by primary care physicians and other licensed practitioners in settings that are located directly at their companies.

A wide range of services can be offered to all or a portion of eligible employees, including general first aid or treating minor illnesses to primary care appointments and ongoing management of chronic diseases. The Business Group on Health reports that in 2023, 53% of large employers offered this option, and a Mercer study found that nearly a third of all organizations with at least 5,000 employees offer a primary care clinic to their employees, rising to 38% for employers with 20,000 or more employees.

- A near-site or multi-employer, shared clinic model is a healthcare facility primarily managed by a third-party provider that is usually located near an employer and can be used by multiple employers in a specific area. The vendor takes charge of day-to-day operations, collaborates with employers on goals, staffing, and engagement and can offer a variety of services, including primary care, occupational health, and urgent care.

They can also be used to supplement onsite clinics by allowing employees’ families to use them. This model is a good option for mid-size and small employers or workforces with employees spread out among multiple locations within the same geographic area, allowing them to reap the benefits of better healthcare, regardless of size.

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David Voorhees, SHRM-SCP, CEO, True Captive, explains, “Our organization works with customers who are interested in sponsoring onsite and near-site clinics, primarily because they offer enhanced quality of care, convenience for their employees, and effective control over healthcare costs. We outsource the management of the clinics to various partners based upon geographic region and their shared focus, which aligns with the business for which we are installing the solution.”

He says that this practice has significantly impacted their member experience, offering more comprehensive health coverage and resulting in better-quality healthcare outcomes that focus on the employee/patient experience.

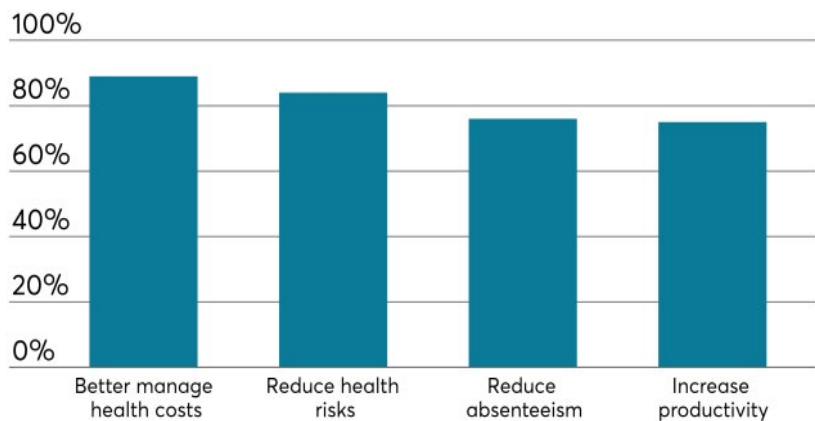
“Our member employees have expressed high satisfaction with the convenience and quality of care provided, which has, in turn, led to improved overall productivity and financial success for both the employee/member and the sponsoring organization,” he adds.

Making the decision to manage a clinic with in-house resources and employ or contract for staff directly vs. outsourcing administration to a third-party management company depends upon a company’s capabilities, although the vast majority of employers now choose to outsource as they expand

the range of services offered in their worksite clinic. Outsourced management increases the scope of resources for staff management, risk avoidance, clinical oversight and access to electronic medical records, analytics and reporting.

Healthcare objectives

The top reasons employers say they are establishing onsite clinics

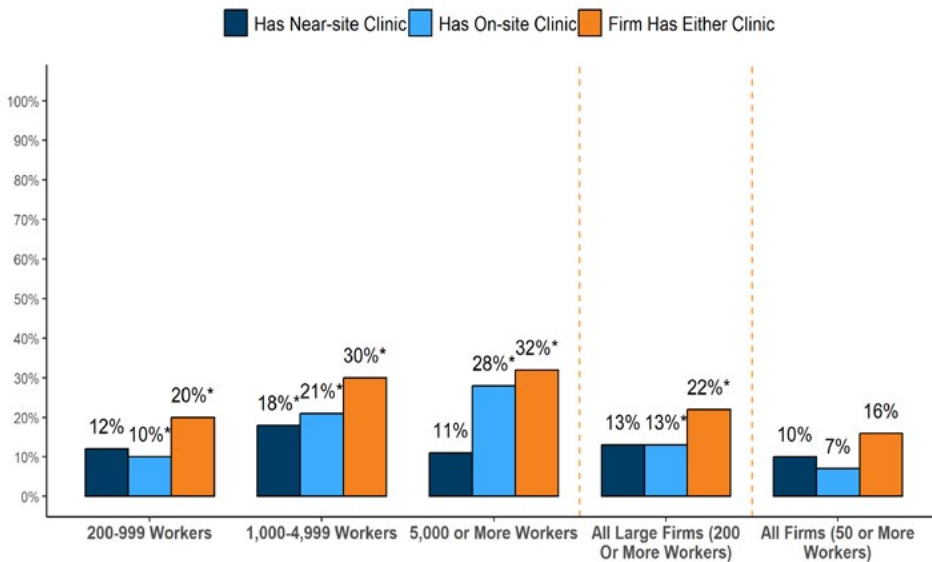


Source: Mercer/NAWHC

Employers also wrestle with issues related to employee cost or co-pays for onsite clinic services. An increasing number of employers offer them as part of their benefits plans—not only to improve employee health but also as a way to reduce healthcare costs for their businesses. It is important to remember that steep charges are likely to make employees less likely to engage and the employer less likely to achieve a significant ROI. Offering employees financial incentives can encourage them to use onsite care, with some of the most popular incentives including:

- Eliminating employees’ co-payments
- Reducing the dollar amount of co-payments.
- Decreasing employees’ premium contributions.
- Offering the clinic as a plan option.
- Contributing to employees’ HSA accounts.
- Providing cash or gift cards.

Figure 13.3
Among Firms Offering Health Benefits, Percentage of Firms with an On-Site Health Clinic, by Firm Size, 2023



* Estimate is statistically different from estimate for all other firms not in the indicated size category (p < .05).
 NOTE: An on-site health clinic is a workplace clinic staffed by health professionals where employees can receive health care for either work-related or non-work related illnesses. Near-site clinics are health care facilities conveniently located to a work-site, that contract to deliver services to employees. Multiple employers can contract with the same near-site clinic.
 SOURCE: KFF Employer Health Benefits Survey, 2023

SOURCE: KFF Employer Health Benefits Survey 2023

PILLARS OF SUCCESS

ACCESS

Nearly all respondents to the Mercer-sponsored study indicated that providing their employees with access to quality care was a key consideration in the decision to open and maintain a clinic. Employers increasingly see worksite clinics as a way to provide convenient, quality, and cost-effective primary care, not just to employees but to their family members as well.

Just 40% of sponsors with 5,000 or more employees limit the use of the clinic to employees only, while the majority permit family members to use the clinic: 59% allow spouses and domestic partners, and 49% allow children. The study also documented clinic utilization rates, with the percentage of eligible individuals accessing clinic services at least once during the year averaging 52% for employees.

Access to behavioral health services is another key clinic offering, as Dani Kimlinger, Ph.D., CEO, Mines & Associates, points out, “Our organization provides therapists in the self-insured space to onsite

and near-site clinics. We contract with both clinics and client organizations directly, depending on their needs and structure.”

She says the onsite, near-site clinic model is an attractive option for employers in terms of quality care, convenience and cost control, adding, “Having a therapist onsite or near-site allows for easy access to mental health services, which are an integral part of overall healthcare. Many still see a separation between “mental health” and “physical health,” but this relationship cannot be separated.”

For example, a patient managing diabetes who is also experiencing depression may struggle to comply with daily blood tests and make healthy food choices.

“By addressing their depression, they can better manage their diabetes,” she continues. “Additionally, an integrated intake process between the clinic and behavioral health partner can help identify underlying mental health issues contributing to physical symptoms, like lack of sleep and headaches. It is crucial for all partners associated with the clinic to work together to integrate all services and provide comprehensive care.”

The experience of having onsite or near-site clinics and integrating mental health services has shown positive impacts on benefits and overall healthcare quality. Kimlinger states that by

providing easy access to mental health services, employers can support their employees' well-being and address underlying issues that may impact physical health.

"This comprehensive approach to healthcare can lead to better outcomes, improved employee satisfaction and cost savings in the long run," she says. "In most all our clinic contracts, there is no co-pay for the therapy sessions to allow for a low barrier to entry, and the client organization is always welcome to participate in the hiring process to allow for the best possible fit for the organizational culture is selected."

Employers have the option to outsource directly for behavioral health services with organizations such as MINES which provide clinical supervision and oversight, acting as the employer for the therapists.

"This arrangement allows us to have a direct role in managing the therapists and ensuring quality care," says Kimlinger. "However, we also understand that some organizations may choose to outsource the overall management of the clinic to a vendor, and we collaborate with the clinic management if that is the case."

COST SAVINGS

In addition to ensuring convenience and ready access to quality healthcare services

for employees, saving on healthcare costs is a driver for companies deciding to offer this option. Measuring the return on investment (ROI) and value on investment (VOI) of a clinic can be extremely complex. Many attribute savings generated by preventive care, a strategy that decreases healthcare expenditures by:

- Increasing diagnostic screening, early detection: mammography, colonoscopy
- Implementing vaccinations, such as influenza.
- Managing chronic conditions: medication compliance, blood pressure checks, laboratory tests for lipid or glucose management.

Seattle Children's attributes employee engagement as the key to savings. Over the course of five years, the organization reaped nearly \$16 million as a result of their onsite clinic:

- 10% drop in prescriptions
- 80% drop in hospital stays
- 20% drop in PMPM ambulatory expense
- 3.5 million net savings in 24 months

One provider of services, OnSite Health, reports that on average, employers save \$1,200 per employee per year through an onsite healthcare program, attributed to reduced absenteeism, improved productivity and lower healthcare costs resulting from early detection and management of chronic diseases.

Further confirmation of savings comes from Bobbie Jo Aue, Director, Product Development, The Alliance, "Some employer-members of The Alliance utilize onsite or near-site clinics which increase access to care by providing services at or close by the employees' place of work. These clinics are also a cost reduction strategy as services performed at these clinics are often significantly less expensive than services performed at traditional doctors' offices or health systems."

She says that the use of these clinics and/or Direct Primary Care (DPC) clinics can help employers lower their total cost of care by 15-30%, with cost savings typically beginning 12-18 months from inception.

“By using these models, employers can offer care at low or even no cost to their employees and covered family members and still save money,” she continues. “Offering access to high-quality, low-cost care also fosters trust with employees and encourages them to prioritize their health and utilize preventative care, which results in lower healthcare costs in the future.”

STUDIES VALIDATE SAVINGS

The cost of onsite clinic care as a percent of total health plan spending varies widely, with the majority of Mercer survey respondents reporting that it accounts for between 2% and 10% of spending. Only 14% say the clinic accounts for less than 2% of total spending on healthcare, while 25% of respondents did not know the cost of clinic operations relative to total spending.

Another interesting aspect of the survey is that a majority of clinics (63%) are part of the employer health plan, and about one quarter (27%) submit zero-dollar claims to the health plan to ensure clinic services are part of total health data on population. Nearly a fifth (17%) collect fees through the clinic and submit them to the health

plan for accumulation towards deductible and out-of-pocket maximums. Another 13% are part of the health plan but do not submit claims.

Another study reported in the Journal of Nursing showed the cost of a visit to an onsite clinic is less expensive than the same visit to an off-site clinic, often due to lower operational costs at a worksite clinic than at a community clinic.

Additionally, employees can seek prompt treatment for health concerns for which they would typically see a primary care provider, thereby receiving timely care and decreasing



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costs associated with unscheduled absences from work, the burden of which is high for companies. The cost of absences can add up in direct payroll cost and indirect costs, such as overtime to co-workers covering work of absent employees or payment for temporary workers to cover the absence and further increasing healthcare costs for the company.

A more recent cohort study (JAMA; 4.30.2020) of 23,518 commercially insured employees assessed the utilization and cost of a comprehensive primary care model that incorporates employer-sponsored onsite, near-site, and virtual primary care. A subset of the population with most primary care visits through employer-sponsored onsite, near-site, or virtual care clinics was matched to a subset not having most such visits through the employer-sponsored clinics using propensity score matching.

Findings document that the employer-sponsored services cost a mean standard deviation of \$87 (\$32) per member per month after accounting for infrastructure and service costs. Members used the model clinics for most of their primary care, having higher primary care costs but lower total healthcare costs in a matched cohort analysis controlling for demographics, diagnoses and risk.

These findings suggest that lower total healthcare costs per person and higher primary care costs may be associated with preferential use by lower-risk persons and/or with the use of comprehensive primary care.

CONVENIENCE

Employers that desire to increase convenience for employees are implementing onsite/near-site clinics to provide physical and mental healthcare. This option provides not only easy access for workers but also ensures that they are prioritizing regular, preventive care.

In addition, clinics added virtual care options, as National Association of Worksite Centers reports the use of clinic-based telehealth is expanding significantly, rising to 78% in 2021 from just 21% in 2018. Clinics providing telehealth have moved quickly to offer a range of virtual advanced primary care services including disease management and coaching, behavioral health and physical therapy.

“The importance of convenient access to healthcare for employees cannot be overstated,” states Jonathan Wiesen, MD, cofounder and Chief Medical Officer, MediOrbis. “It is a vital benefit, improves wellness and productivity, prevents absenteeism and lowers overall total healthcare costs. With the emergence of telemedicine as an

important adjunct to traditional care, the value of virtual employee clinics is self-evident.”

In addition to the added convenience that it provides, employees can now receive care wherever they are located and at whatever time they are available.

“The cost savings and ROI for both general telemedicine as well as virtual primary care have been well described,” he continues. “Many telehealth services provide holistic virtual patient care to ensure that employees have all of the clinical programs and services that they need to function at a high level, and at their healthiest capabilities, in the workspace.”

Dr. Wiesen shares this personal anecdote demonstrating his own experience with an onsite clinic at the hospital where he was working:

“A few years back, I was ice-skating with my daughter, who stumbled and fell backward. I quickly realized that I had to keep her upright by grabbing her hands, but in doing so, I lost my own support. Without my hands to brace myself, I fell directly on my knee. It was among the most painful experiences of my life.

Being in the midst of a busy rotation, I didn't have time to go to a physician. I hobbled around the hospital for a few days in exquisite pain. Eventually, I found an onsite clinic for employees in an adjacent building. After being seen and evaluated with imaging

and pain control, my treatment plan was underway.”

Scott Shreeve, founder and CEO, Crossover Health, states, “Healthcare is broken, and savvy employers are looking for change. One solution that we see savvy employers turning to is advanced primary care that can be delivered through onsite, near-site or virtual care channels. Furthermore, these offerings typically involve new benefit designs and value-based payment models that align the interest of employees, employers and directly contracted providers.”

He says that companies are reevaluating the value of their multiple-point solutions and making decisions to consolidate with vendors that integrate multidisciplinary capabilities.

Shreeve observes several acquisitions and mergers in the industry as more capital is being infused into the industry to create more comprehensive, more accountable and better performing companies.

“All of this has created new opportunities for providers that differentiate their services in terms of the ability to deliver primary care in person, online, and anytime,” says Shreeve. “To appeal to both mid-size and large employers, Crossover has now modularized its offering for custom implementations, added new services like Occupational Health to address new market segments and further enhanced

our account management function to be even more responsive to the evolving needs of our clients.”

He foresees these trends accelerating in the months and years ahead as employers must adapt to an evolving workforce and increasing cost pressures. He projects that an investment in advanced primary care will pay dividends decades into the future.

PRODUCTIVITY

Onsite clinics are particularly beneficial for decreasing the number of off-site, health-related, patient care visits. Industry observers advise that treating acute conditions at workplace clinics can eliminate trips to off-site clinics and/or emergency departments that can take hours or even the entire day.

Analysts also report the importance of advancing “presenteeism.” When workers report for duty and are seemingly impaired by illnesses, such as colds, influenza, minor injuries or chronic conditions, such as migraines and arthritis pain, they are less likely to be fully productive. Having clinicians onsite can help address these health conditions that affect productivity by addressing illnesses in a timely manner.

According to one of the most expansive studies in the onsite and near-site healthcare sector, conducted by Premise Health and Cedar Gate Technologies, the study validated that these models not only improve morale, productivity and job satisfaction but also play a pivotal role in shaping the workplace environment. Key findings include:

Improved employee morale: Knowing that their employer provides easy access to healthcare can enhance employees’ sense of being valued and cared for. This boosts their morale, making them more positive and enthusiastic about their work.

Increased productivity: Healthier employees are often more productive. When employees have easy access to healthcare, they can address and manage health issues promptly, leading to fewer sick days and reduced absenteeism.

Enhanced job satisfaction: Access to convenient healthcare can be seen as a perk or benefit, making employees feel that their well-being is a priority for the organization. When employees feel that their needs are acknowledged and met, it increases their satisfaction with their job and the company.

Onsite clinic manager Medcor points to the role of these centers in preventing needless claims and OSHA recordables. When workers are injured on the job, they need immediate care to evaluate the severity

of their injuries and receive treatment. With an onsite medical clinic, they can receive this and avoid traveling to a hospital or urgent care center. For those injuries that can be managed by the worksite clinic, companies avoid potential workers' compensation claims and OSHA recordables that result from workers receiving off-site care when it isn't necessary.

IMPORTANT CAVEATS

While onsite clinics offer multiple advantages, there are challenges and limitations to consider.

Initial investment, space requirements and ongoing costs: Setting up an onsite or near-site center often requires significant space allocations and a hefty initial capital investment, including costs related to construction, infrastructure, equipment, personnel and technology. Once established, these centers require continuous funding for maintenance, equipment upgrades and staff salaries.

Sadhna Paralkar, national medical director at Segal, an HR and benefits consulting firm, agrees that the biggest challenge employers face when considering an onsite clinic is the expense.

"The largest cost is staffing, as a typical model assumes about 4,000 visits per physician or nurse practitioner per year," Paralkar said. "Keep in mind that vendors that provide onsite clinic services typically charge on a cost-plus basis, so management fees could increase costs as much as 30 percent over direct medical costs."

She says that on average, first-year startup costs for a dedicated clinic can be about \$300,000, with annual operating costs of \$800,000 to \$1 million annually, based on membership size. The upside is that "a well-run clinic can yield an ROI of \$1.50 on every \$1 spent after three to five years."

Compliance: Employers providing access to an onsite medical clinic for their employees have several potential compliance issues to consider, as McGriff Insurance Services points to ERISA, COBRA, HIPAA, the ACA, and the nondiscrimination provisions of the Internal Revenue Code. They say it is important for employers considering these programs to understand that the design of the program and the benefits offered under it will impact their compliance obligations as plan sponsors. As a general rule, the greater the services provided at the clinic, the greater the compliance concerns.

Privacy Concerns: The proximity of healthcare services to the workplace can raise concerns about privacy and confidentiality and some employees may feel uncomfortable accessing care – especially for a sensitive health issue -- through an onsite clinic. They might question whether their health data is fully confidential, which makes it critical for employers to create a robust data privacy policy. Additionally, employers must navigate a complex web of legal and regulatory requirements to ensure compliance and protect employee health information.

McGriff advises that onsite clinics are considered "excepted benefits" under HIPAA and are generally exempt from HIPAA's portability, special enrollment, and nondiscrimination rules based on health status. Lawyers contend that this status likely exempts the clinic from the ACA insurance group market reforms and certain other ACA requirements.

However, the law firm Crowell & Moring provides this guidance:

"Where a company has an onsite health clinic, the clinic can fall under the broad HIPAA definition of "healthcare provider." If an onsite clinic "furnishes, bills, or is paid for healthcare in the normal course of business," it likely meets the HIPAA definition."

They caution even if the onsite clinic meets the definition of “healthcare provider,” it is not considered a “covered entity” under HIPAA unless it engages in certain electronic transactions for which HHS has adopted uniform standards (e.g., electronic filing of healthcare claims with a health insurer).

Furthermore, if an onsite health clinic that is a healthcare provider engages in one or more of the designated HIPAA electronic transactions, HIPAA applies, and the company must implement the compliance measures designed to account for the above-described requirements or face potential civil monetary penalties.

To be on the safe side, employers should maintain confidentiality of data records. General perceptions of privacy in the context of medical information link directly to the trust that employees have in their healthcare delivery systems and the issues of health data sharing across the enterprise and in secondary use.

ENHANCING WORKFORCE WELLNESS

As access to healthcare becomes increasingly scarce in many parts of the U.S., onsite clinics can help to address some of this burden while offering ease of access and convenience to employees. Health and wellness benefits provided where employees report each day for work help people to manage

their health while lowering total cost of care more easily.

As defined in the book *Corporate Wellness Programs: Linking Employee and Organizational Health*, workplace wellness programs enable employers to improve employee productivity and reduce the cost of healthcare. Onsite clinics have expanded their scope of services to treat a wide variety of conditions, and many employers refer to them as “health and wellness centers.” With onsite wellness care, employers can promote a culture of proactive health management that is designed to support employees -- and often their families -- as they adopt and sustain behaviors that reduce health risks, improve quality of life, enhance productivity and benefit an organization’s bottom line.

Unlike traditional healthcare settings, onsite wellness centers are warm, inviting, and customized to reflect the organization’s unique culture and wellness goals. They are designed to enhance the member experience and engage individuals in their wellness journeys.

Onsite clinic manager Proactive MD says onsite Health & Wellness Centers may operate more like primary care offices, establishing long-term relationships of care with patients and offering a comprehensive range of services. More robust options may also include services outside the clinic walls, such as Patient Advocacy, second opinion networks for costly and complicated diagnoses and virtual care or telemedicine.

Now, there’s growing recognition of “Food is Medicine,” with increased federal investment and action to support approaches across many communities and health settings aimed at reducing the prevalence of chronic disease in the United States by 2030. Onsite clinics that focus on integrating consistent access to diet- and nutrition- related resources are a critical component to achieve this goal.

Dr. Will Clower, a behavioral neuroscientist and CEO, Mediterranean Wellness (MedWell), a company based upon the principles of the Mediterranean approach to nutrition, diet, stress, is partnering with clinics to bring the value of the Mediterranean diet to employees.

“These clinics are ideal settings for communicating the benefits of the Mediterranean Diet (MD), a rich tapestry of plant-based foods, supplemented by olive oil, fish, and poultry,” he explains. “This dietary pattern not only facilitates weight loss but also reduces the risk of chronic diseases and promotes longevity. By embracing portion control and regular exercise, individuals can reap the full benefits of this time-tested lifestyle.”

He attributes the effectiveness of a Mediterranean lifestyle to not only a diet but a culture and way of life that is focused on balanced and healthful living. PREDIMED research confirms the effectiveness of the MD diet in achieving sustainable weight loss and improving overall health outcomes:

PREDIMED TRIALS



Heart Disease

A randomized controlled trial, found that following a MD supplemented with extra virgin olive oil or nuts **reduced the risk of cardiovascular events by about 30%** compared to a control group.

A meta-analysis showed that it was associated with **reduced risk of cardiovascular disease without restricting fat intake.**

One study reported a **43% lower risk of retinopathy** (a complication of diabetes that damages blood vessels in the eyes) in those following a MD with extra virgin olive oil over 6 years.

Another study found adherence to a MD was associated with **decreased risk of heart failure in men**



Diabetes

The MD groups had a **lower incidence of type 2 diabetes** compared to the control group.

A review mentions the MD's anti-inflammatory effects may **help protect against type 2 diabetes.**



Cancer

Found a **lower risk of breast cancer** in the MD intervention groups.

One study suggested a MD could **reduce lung cancer risk due to the antioxidant effects** of polyphenols from vegetables, fruits, olive oil and wine.

A review cited the anti-proliferative effects of flavonoids from the MD as **potentially preventing breast cancer.**

Sources: <https://www.bmj.com/content/361/bmj.k2396>; <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5625964/>; <https://www.ijmrhs.com/medical-research/mediterranean-diet-in-prevention-of-chronic-diseases.pdf>

He also cites a large prospective cohort study that followed 25,315 women in the U.S. for up to 25 years, providing robust evidence that closer adherence to a Mediterranean dietary pattern is associated with significantly improved longevity and reduced mortality (all causes) in women. The longer lives most likely reflect the favorable effects on metabolism, inflammation, lipids, insulin resistance, and body weight regulation.

“The goal of aligning with employer onsite and near-site clinics is to help employees reach their wellness goals and achieve lasting results without the perpetual reliance on expensive medications or short-term fixes,” says Dr. Clower. “Wellness platforms and a comprehensive wellness portal offer tailored programs that incorporate the principles of the MD and lifestyle, along with stress management techniques and personalized activity plans.”

Onsite and near-site centers also serve public employers. For example, Optimal Health Initiatives (OHI) was created 20 years ago to maximize employee benefit dollars by partnering with peers, effectively leveraging purchasing power to stabilize the cost of healthcare benefits. Public employers may participate on a stand-alone basis or join a shared-risk arrangement. An administration team embraces each of the multi-state markets for local, specialized support.

An effective resource in the OHI toolbox was created eight years ago with the development of on/near-site Health and Wellness Centers. The results have been to reinforce access to local healthcare and save dollars that would have otherwise been spent on more costly fee-for-service market options.

Elaine Shafley, OHI chief administrator and Shafley Plan Management Service principal, says, “OHI’s goal is to focus on the benefits to both the employers and members/employees and dependents to drive improved member health outcomes, lower overall healthcare expenses through preventive care and manage chronic conditions. These, in turn, reduce claims such as emergency room visits and hospitalization.”

Shafley references their 13 Ohio and Indiana on/near-site locations, which provide FREE quality medical services to

over 34,000 eligible members. Services include primary care, laboratory services, generic prescriptions, wellness programs and behavioral health services.

“This, along with the ability to maximize employee benefit dollars by partnering with peer groups, resulted in many members experiencing less than a 2% average increase in plan premiums over the past five years,” she continues. “Operations have expanded to utilize three clinic management models, and we emphasize work-life balance for the health plans we service.”

She also points to the ease and convenience of virtual care as

particularly valuable when employees are in the midst of their busy day yet in need of medical advice.

ALL SIGNS POINT TO ARTIFICIAL INTELLIGENCE (AI)

AI integration with onsite clinic operations emerges as a transformative force and represents a paradigm shift in how medical care is delivered and managed. It impacts clinical decision-making, medical diagnostics, patient care and predicting clinical outcomes.

The advancement of machine learning algorithms and the exponential increase in computational power and data availability position AI applications to play an even greater role in these employer-sponsored settings. In these environments, where there is greater reliance upon remote monitoring, telemedicine, virtual care and other digital support that is changing patient-doctor interactions, AI integration impacts ethical considerations such as privacy, bias and data security.

Jeremy VanderKnyff, PhD, PMP, chief integration and informatics officer, Proactive MD, says, “AI is an exciting new frontier in healthcare, and while the opportunities for its application seem limitless, we are approaching it cautiously. Instead of looking to AI to replace the human side of healthcare relationships, we are now



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seeing many startups seeking to leverage large language models to create virtual doctors and nurses. Our current goal is to test AI tools that could improve the efficiency of administrative tasks, like coding or searching recent journals for evidence-based medicine and freeing our care teams to spend more time face-to-face with patients, not less.”

He reports that even in just the past two years, employer interest in onsite and near-site health clinics has grown. Employers have already realized the value and are looking to vendors like Proactive MD to provide improved reporting, better client service, and deeper integration with their health plans and benefits.

“Even the opportunities themselves have shifted,” says VanderKnyff. “Whereas several years ago, we spent much of our time educating self-funded employers on the potential of bringing primary care to their employee populations, now much of the growth is from transitions from other vendors or from companies who have previously run their own onsite health centers.”

He forecasts sustained growth in the onsite and near-site primary care market and points to key drivers:

“First, the continued rise in the cost of healthcare that’s leaving employers with no choice but to step outside the traditional corporate healthcare system to find cost-containment solutions,” he says. “Second, the rapid consolidation of the advanced primary care industry through mergers and acquisitions has left many employers looking for nimble and innovative groups to enhance their current service offerings.”

Finally, the Patient Advocacy model, in which social workers that are embedded within each care team to drive health center engagement,

coordinates resources for patients facing socioeconomic barriers to accessing care and guides patients through the maze-like healthcare system.

“We’ve found that the addition of Patient Advocates to a health center can increase engagement among rising and high-risk patients by 10 percent or more, with an average savings of \$2000 per chronically ill member per year,” he concludes. “These endpoints are achieved through intentional care navigation, better outcomes and a strong provider-patient relationship with continued follow-up.” ■

Laura Carabello holds a degree in Journalism from the Newhouse School of Communications at Syracuse University, is a recognized expert in medical travel and is a widely published writer on healthcare issues. She is a Principal at CPR Strategic Marketing Communications.

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