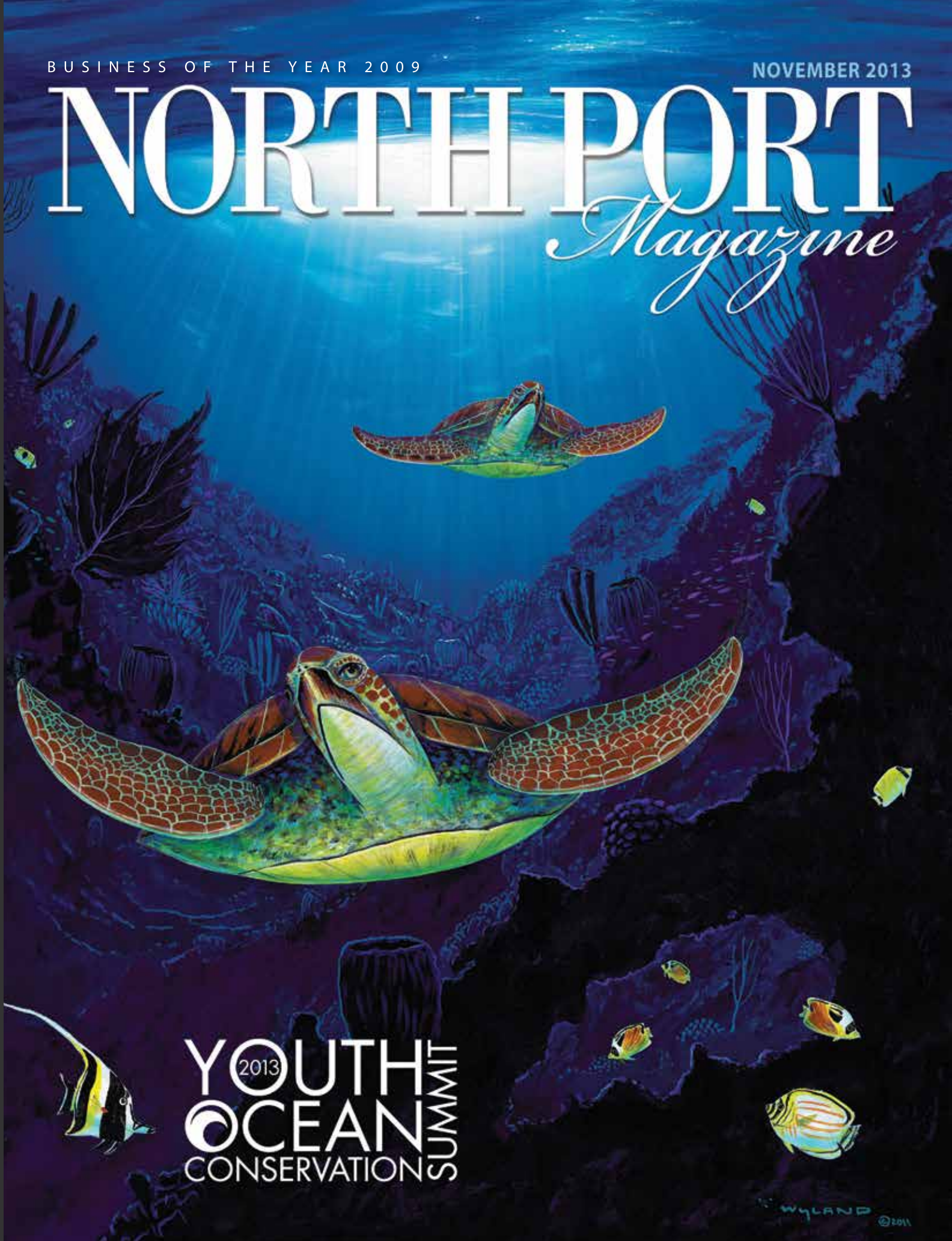


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## Epiphany Health: Affordable Direct Primary Care

*Epiphany Health found local healthcare providers who were eager to provide discounted services outside of the third party payer system. Savings can range from 50 to 90 percent below traditional self-pay rates*

Dr. Lee Gross and Dr. Steven Shell have been practicing medicine locally for over a decade. They became frustrated over the past few years because of increasing government and insurance companies' intrusion into their practice of medicine. The doctors considered and evaluated several new care models, and came up with a simple — but striking — idea. Create an affordable healthcare option for the uninsured or underinsured that includes all primary care services, as well as access to discounted labs, imaging, medications, physical therapy and specialty services. Dr. William Crouch and Dr. Stephanie Shell joined the two doctors and thus, appropriately named, Epiphany Health was born. As a result, they remain among the last few privately owned primary care practices in the region while most of their colleagues have sold their practices to larger institutions.

Since primary care is the least expensive component in healthcare, the doctors said that they can provide affordable care by contracting directly with the patient, thus reducing the administrative costs that drive up the overall cost of care. “We can eliminate the middleman (the insurance industry), and pass the savings on to our patients,” Dr. Crouch said. Dr. Steven Shell explained, “Our simple, direct primary care plan has several advantages that include true price transparency (cost of services ahead of time), high quality care, affordable fees, no copays, no deductibles, no pre-existing condition exclusions and a plan not tied to an employer.”

Epiphany Health found local healthcare providers who were eager to provide discounted services outside of the third party payer system. Savings can range from 50 to 90 percent below traditional self-pay rates.

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– Dr. Steven Shell



Epiphany Health has contracts with four pharmacies, two imaging centers, two physical therapists, two national laboratories, and multiple medical/surgical specialties for major discounts if payment is made at the time of service.

“Epiphany Health is not health insurance,” Dr. Crouch said. “We don’t provide coverage. We provide care. We suggest that people get a high deductible health plan (HDHP) for catastrophic coverage.” An HDHP can be purchased through a traditional broker or through the online health insurance exchanges that were set up under the Affordable Care Act. When coupled with Epiphany Health, this affordable combination meets the minimum health insurance requirements under the new law.

Dr. Shell added, “Our healthcare program is a premiere membership-based relationship between our physicians and patients. Our membership fee is less than monthly cable and cell phone costs.” The initial member pays \$83 per month. A spouse or domestic partner can be added for an additional \$69 per month. A first child can be added for \$49 per month and each additional child is \$29 per month. The membership fee includes up to 25 doctor visits per person per year at no additional charge. Any medically necessary service or test that can be done in the office is also included, such as EKGs, joint injections or in-office testing for acute illnesses. Dr. Gross explained, “The most common medical conditions can be successfully managed at the primary care level. For example, a bladder infection can be treated in our offices, but a trip to a hospital emergency room for the same can cost over a thousand dollars.”

Members are not charged for the first routine blood workup, which includes a complete blood count, blood sugar, liver and kidney function panel, cholesterol panel, thyroid function and PSA (prostate cancer screening) for men. For women, an annual screening mammogram and Pap test are included at no additional charge. Prices for other services are listed menu-style so that members will know what things cost; this is true price transparency. A few examples Epiphany Health cites: a regular charge for MRI lumbar spine is \$1,305, cost to member

is \$200; regular charge for bone density test is \$175, cost to member is \$25; regular charge for nuclear stress test is \$1,470, cost to member is \$520.

Epiphany Health also allows small businesses to present their employees affordable access to primary care and ancillary services without breaking the bank. Special corporate pricing is available. Epiphany Health is working to help small businesses pool risk and self-insure, drastically reducing and stabilizing their healthcare expenses. With Epiphany, small businesses will have the same savings opportunities as large corporations by bringing primary care “in-house.”

The group continues to expand their partnership agreements with quality specialists. If a patient needs to see someone outside of their affiliated provider network, Epiphany Health will coordinate a referral. Many specialists provide discounts for cash-paying patients.

Epiphany Health physicians regret that Medicare patients are ineligible to enroll. Because the physicians and partners are Medicare providers, it is a violation of Medicare rules for these providers to collect money for services that are covered under Medicare, according to Epiphany Health’s physicians.

Since its inception in 2010, Epiphany Health now has hundreds of loyal members enrolled in the program. The doctors said that membership to date has been only by “word of mouth.” That word of mouth is reaching a national audience. Dr. Gross is frequently an invited speaker at conferences across the nation giving doctors and patients hope that quality healthcare can be affordable. Epiphany Health has been presented in over 300 meetings with members of Congress in Washington, DC and has received bipartisan support for its ability to provide affordability and price transparency to the average consumer.

Epiphany Health offers two locations. Dr. Gross and Dr. Crouch are at 2975 Bobcat Village Center, Suite 100, in North Port, (941) 423-9936. Dr. Steven Shell and Dr. Stephanie Shell are at 21300 Gertrude Ave., Suite 1, in Port Charlotte, (941) 743-3311.

For more information, visit [www.epiphanyhealth.net](http://www.epiphanyhealth.net).\*

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