



A Home Base

How to encourage your employees to choose a primary care physician

Only 78 percent of Americans acknowledge having a family doctor or primary care physician (PCP), according to a 2012 study by the Physicians Foundation. And for those ages 18 to 34, that lowers to only 64 percent.

Susan Lehne, account manager at HealthLink, says that as insurance plans have gone away from the health maintenance organization or HMO model and people look for something that's not going to take them as long to seek care like emergency rooms, urgent care centers, telemedicine or retail pharmacies. Lehne is seeing a reduction in members choosing a PCP to guide their care because of these alternative care solutions.

This could be a costly problem for employers.

"Somebody needs to be looking at you," Lehne says. "Somebody needs to be paying attention to your medical needs."

Why is having a PCP important?

A PCP is your home base — the person you go to on a regular basis for routine exams and most of your care. Then, if that doctor feels that you need additional assistance, you would be referred to a specialist.

A PCP is a resource for all data about your health. That doctor keeps all of your medical records and tracks your height, weight, blood pressure, blood work, etc. His or her office also receives your records every time you go to a specialist.

This allows a PCP to have a big picture of what's going on with your health, because he or she is seeing you hopefully at least once a year. That doctor is more likely to see a trend quicker, and early detection is key for many types of treatment.

What do patients need to know about selecting a PCP?

You may need to shop around to find someone that you like, but it's also critical to figure out what it is that you need from your PCP. Make a list of your needs and rank them.

Do you want a PCP that is going to look at you and listen to what you have to say? Or, do you want someone who knows all of the pieces in the industry and does more research? The needs of a person who is in their late 60s will be completely different than the needs of a family that's just starting out.

Also, make sure that you understand what are your avenues for communication, so you can make a plan, before a health concern crops up on a weekend or in the middle of the night.

Why do employers need to care about this?

Early detection makes a huge difference in regards to cost, because if a medical provider catches something earlier, it's easier to treat.

A PCP also costs less than a specialist, which in turn affects health costs. So, if your employee already has a PCP, he or she will be more likely to see that person because they have a mark on his or her face — rather than go straight to a more costly dermatologist.

A recent study by the Commonwealth Fund evaluated 10 western countries' ability to care for patients who are considered the costliest. The U.S. has the youngest population of those surveyed, but it had the highest incidence of chronic disease and spends 50 to 150 percent more on health care per capita than the other nine countries.

How can employers encourage plan members to regularly go to a PCP?

You don't want to preach to your employees and their dependents, but it is important to make them understand the importance of having a PCP and routine services like an annual exam, mammograms or screenings. In order to encourage this, your plan design can provide incentives for members undergoing these routine services, such as a credit on the premiums or deductibles.

Employers generally need to do a better job of explaining why they have a particular plan, what that plan brings to their members and what they did on their side to keep costs down. Then, make sure that your plan members know that they need to do their part, too, which includes choosing a PCP and getting routine services that will hopefully reduce or maintain the health plan's costs.

