

BRIGHTADVISOR®

PHP-360 Primary Healthcare Program

Direct Primary Care Model for Employer-Sponsored Healthcare Savings and Employee Wellness

Introducing PHP-360: A Better Way to Deliver Primary Care

PHP-360 is a direct primary care (DPC) program designed for employers who want to provide high-quality primary healthcare to employees while significantly reducing overall healthcare costs. By removing insurance intermediaries from the primary care relationship, PHP-360 delivers unlimited access to primary care physicians, preventive services, and chronic disease management at a predictable monthly cost.

Direct primary care models have been shown to reduce total healthcare spending by 20-40% by emphasizing prevention, managing chronic conditions proactively, and reducing emergency room visits and specialist referrals. PHP-360 brings this model to employers of all sizes.

How PHP-360 Works

Feature	Traditional Primary Care	PHP-360 Direct Primary Care
Payment model	Fee-for-service through insurance	Fixed monthly membership fee per employee
Visit length	7-12 minutes average	30-60 minutes per visit
Access	Schedule weeks in advance	Same-day or next-day appointments
Communication	In-office visits only	In-person, phone, text, video, and email
Copay per visit	\$25-\$50 per visit	\$0 copay (unlimited visits included)
Lab work	Billed through insurance at marked-up rates	At-cost pricing (60-90% savings on labs)
Generic medications	Pharmacy copay through insurance	Dispensed at wholesale cost (\$5-\$15/month)
Chronic disease management	Quarterly 10-minute check-ins	Ongoing proactive monitoring and coaching

Included Services

- Unlimited primary care office visits with no copays
- Same-day and next-day appointment availability
- After-hours physician access via phone, text, or secure messaging
- Comprehensive annual wellness exams and health screenings
- Chronic disease management (diabetes, hypertension, asthma, etc.)
- In-office lab work at wholesale cost (CBC, metabolic panels, A1C, lipids, urinalysis)
- Generic medication dispensing at wholesale pricing
- Minor in-office procedures (laceration repair, joint injection, skin biopsy)
- Mental health screening and referral coordination
- Care coordination with specialists, hospitals, and imaging centers

Employer Cost Savings

PHP-360 generates employer savings by reducing the most expensive drivers of healthcare cost: unnecessary ER visits, avoidable specialist referrals, unmanaged chronic conditions, and prescription drug spending. When combined with a high-deductible health plan, the savings compound significantly.

Savings Analysis: Traditional vs. PHP-360 Model

Cost Category	Traditional Model	PHP-360 Model	Savings
Primary care (per employee/year)	\$800-\$1,200	\$1,200-\$1,800 (DPC membership)	Offset by reduced downstream costs
ER visits (per 1,000 employees)	350 visits @ \$2,500 avg	180 visits @ \$2,500 avg	42% reduction (\$425,000 savings)
Specialist referrals	45% of patients referred out	25% of patients referred out	44% reduction in referral costs
Lab work costs	\$150-\$400 per panel (insured rates)	\$15-\$50 per panel (wholesale)	70-90% savings on diagnostics
Generic medications	\$30-\$80/month pharmacy copay	\$5-\$15/month wholesale	75-85% savings on generics
Chronic disease costs	\$8,000-\$15,000/year per chronic patient	\$4,000-\$8,000/year with DPC management	40-50% reduction
Estimated total savings per employee/year	---	---	\$1,500-\$3,500

For a 100-employee company, PHP-360 typically generates \$150,000-\$350,000 in annual healthcare savings while simultaneously improving employee access to care, satisfaction, and health outcomes.

Employee Benefits

PHP-360 transforms the healthcare experience for employees by eliminating the barriers that prevent people from seeking care when they need it.

Benefit	Impact
No copays for primary care visits	Removes financial barrier to seeking care early
Same-day appointments available	No more waiting weeks to see a doctor
30-60 minute appointments	Doctor has time to listen, diagnose thoroughly, and educate
Direct physician access via phone/text	Quick answers without scheduling an office visit
Affordable medications	Generic drugs at \$5-\$15/month instead of \$30-\$80 copays
Affordable lab work	Routine labs at \$15-\$50 instead of \$150-\$400 through insurance
Proactive chronic care management	Better outcomes for diabetes, hypertension, and other conditions
Care coordination	Doctor helps navigate specialists, imaging, and hospital care

Implementation Timeline

PHP-360 implementation follows a structured timeline to ensure a smooth rollout, strong employee engagement, and measurable results from day one.

Phase	Timeline	Key Activities
Discovery	Weeks 1-2	Analyze current healthcare spend, claims data, and workforce demographics

Design	Weeks 3-4	Select DPC clinic or provider network, define benefit structure, model savings
Contracting	Weeks 5-6	Finalize DPC agreement, integrate with health plan and payroll
Communication	Weeks 7-8	Employee announcement, FAQ distribution, enrollment materials
Enrollment	Weeks 9-10	Employee enrollment, clinic onboarding, portal setup
Launch	Week 11	Program go-live, welcome appointments scheduled for all enrollees
Stabilization	Months 3-4	Monitor utilization, address questions, optimize engagement
Evaluation	Month 6	First ROI analysis: utilization rates, ER/specialist reduction, satisfaction survey
Optimization	Month 12	Annual review: full savings analysis, program adjustments, renewal planning

Ideal Candidates for PHP-360

- Employers with 25-500 employees seeking to reduce healthcare cost trends
- Companies with high-deductible health plans looking to offset employee cost burden
- Organizations with significant chronic disease burden in their workforce
- Businesses in areas with DPC clinic availability or willing to sponsor an on-site clinic
- Employers prioritizing employee wellness and satisfaction as a retention strategy
- Self-funded employers looking to reduce claims costs and improve population health

Key Metrics to Track

1. Employee enrollment and utilization rates (target: 70%+ engagement)
2. ER visit frequency compared to prior year (target: 30-50% reduction)
3. Specialist referral rate compared to prior year (target: 25-40% reduction)
4. Per-member-per-month healthcare cost trend (target: flat or declining)

5. Employee satisfaction scores with healthcare access and quality
6. Chronic disease clinical outcomes (A1C levels, blood pressure control, etc.)
7. Total annual healthcare savings vs. program cost (target: 2:1 ROI or better)

BrightWealth® designs and implements PHP-360 direct primary care programs tailored to your workforce, location, and budget. Our team manages clinic selection, benefit integration, employee communication, and ongoing program optimization. Contact us for a complimentary PHP-360 savings analysis.