

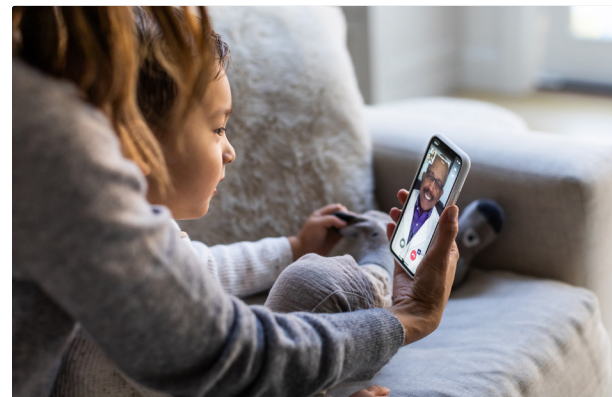
What is virtual primary care?



At Included Health, we've led the way in building and scaling virtual care. Today, as more virtual care options—particularly virtual primary care—become increasingly more common it's important to understand how a virtual primary care strategy is structured to effectively deliver both high-quality clinical care to patients and meaningful value to employers.

What you'll learn:

- The challenges and state of primary care today
- Why so few Americans have a Primary Care Physician and its effects on their health
- Define virtual primary care—what it is and isn't
- The impact that virtual primary care is having on outcomes
- How technology facilitates a better patient and physician experience
- Virtual primary care's ability to improve continuity of care



The state of primary care

27% of US adults reported no usual source of care including a Primary Care Physician (PCP)¹; and of those with a PCP, only 15% see them at least once per year². What patients are looking for from PCPs has evolved. Gone are the days when patients were willing to travel across town, spend 30 minutes or more in the waiting room, and complete pages and pages of paperwork just to see their doctor.

Patients are tired of doctor appointments where they sit down with a physician who is too busy looking at their electronic medical record to make eye contact or listen and, worst of all, isn't empathetic to the patient's situation. Instead, the physician quickly hands the patient a prescription—with no explanation—for medication before hustling out of the room.

Today, virtual care utilization has stabilized at levels 38 times higher than before the pandemic³, demonstrating that there may be a more permanent shift in how individuals access healthcare going forward. It's time to expect more for virtual care. It's no longer enough for virtual care to simply be convenient—it must also deliver meaningful value.

So, what is virtual primary care?

Virtual primary care is:	Virtual primary care is not:
Truly integrated and collaborative care for both mind and body	Urgent care or visit-based treatment
A video-first platform that delivers a coordinated consumer experience	Telephone, chat, or text-based
Employed providers and expert care teams whose goal is to build long-term relationships with patients	Contracted providers focused on visit-based treatment
Data and technology platform that empower providers to deliver quality-informed referrals and effective navigation of the benefit ecosystem	Siloed capabilities without the ability to view resources available to the consumer

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Today, an elevated approach to primary care delivers on the promise of providing patients with a Primary Care Provider who is familiar to them. The key difference is that the provider is available wherever the consumer is, and can be seen in the convenience of the consumer's home, workplace, or while traveling.

A high-quality virtual primary care model delivers a healthcare experience that is compassionate, efficient, and respectful of the consumer's time. It is relationship-centered care with physicians who are passionate about shared decision making and who take time to explain medical concerns thoroughly to their patients.

The primary care experience today

Today, there are many macro level challenges leading to the decline use of primary care. New patients are waiting 26 days to see a physician. On average, 27% of Americans wait more than one month to see a specialist⁴. The average wait time for an OBGYN is 31.4 days, a dermatologist 34.5 days and a cardiologist 26.6 days⁵.

As a result, patients are often skipping care altogether. Between 2016 and 2022, nearly 30% of all patients who received medical services did not see a Primary Care Physician⁶. Instead patients may be seeking care when necessary in urgent care or ER, or skipping key touchpoints, including cancer screenings, altogether.

However, continuity of care has consistently shown to improve health outcomes. Primary care professionals serve as the front line of healthcare. For many individuals, they are the first point of contact with the healthcare system. That means they are often the first to see depression, early signs of cancer or chronic diseases such as heart failure, and other health concerns. PCPs ensure patients get the right care, in the right setting, by the best available provider, and with shared decisions based on the patient and family's desires and values.

The data overwhelmingly supports the importance of primary care. Adults in the U.S. who have a PCP have 19% lower odds of premature death than those who only see specialists for their care⁷. Access to primary care helps keep people out of emergency rooms, where care costs are at least four times as much as other outpatient options. A study completed by the Oregon Health Authority, Portland State University, and other organizations demonstrated \$13 in savings for every dollar invested in primary care as a result of downstream savings across specialty care, emergency department, and inpatient care⁸.

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A Primary Care Physician is the main healthcare provider in non-emergency situations. She provides preventive care and teaches healthy lifestyle choices. She identifies and treats common medical conditions, provides continuing care for chronic conditions, and when necessary makes referrals to medical specialists. A Primary Care Physician gives you a trusting, ongoing relationship with one medical professional over time.”

— TriStar Southern Hills
Medical Center





Regularly seeing a PCP is also associated with improved health outcomes, including all-cause mortality, cancer, heart disease, stroke, infant mortality, low birth weight, life expectancy, and self-rated health. For instance, in an influential study, [Basu and Berkowitz et. al.](#) found that greater density of PCPs is associated with better population health in locales across the United States. Their findings are consistent with an extensive body of research linking primary care with better individual-level as well as population-level health outcomes.

There is patient-driven demand for continuity of care and excellent physician patient relationships within primary care offered in local communities. However, the healthcare system in the U.S. has been shown to have many gaps in care, especially for preventive care and in preventing patients from becoming burdened with the onset of expensive chronic illnesses. These chronic illnesses include hypertension, diabetes, and cholesterol problems, which when coupled with the obesity epidemic, drives avoidable, high-dollar costs.

Catching and treating problems early, which happens during annual wellness visits, is also cheaper than treating severe or advanced illness, which often bring patients to specialists. If everyone saw a PCP first for their care, it would save the U.S. an estimated \$67 billion every year, according to [a study by the American Academy of Family Physicians.](#)

Access to care

Meanwhile, the number of PCPs in the U.S. has been declining in recent years. The Association of American Medical Colleges has estimated PCP shortages of up to 48,000 physicians by 2034.⁹ PCPs in traditional settings face heavy workloads, lower pay than other specialties, and onerous administrative burdens.

These factors have been driving physician burnout and leading to doctors leaving primary care. One-third of all currently active doctors will be older than 65 in the next decade. Small towns and rural areas will feel greater impact of these shortages, but urban dwellers will also find themselves in primary care deserts because of the physician shortage.

At Included Health, we believe the medical community can better support physicians by taking actionable steps to alleviate physician burnout. We are tackling this issue by creating more flexible schedules while eliminating overhead and administrative burdens. We believe healthy, engaged doctors take better care of patients.

Additionally, Included Health is creating an opportunity for physicians to practice medicine the way they want to by giving them the chance to take time with patients and deliver relationship-centered care. Included Health is also committed to providing ongoing training and learning opportunities for our providers.

Virtual primary care

The next big step in healthcare

So how can virtual primary care help fill in the gaps left by in-person primary care? First, it's important to understand telemedicine's role and evolution, and how this has led to the creation of an entirely new category.

Factors like location, convenience and the high cost of urgent care and emergency room visits gave rise to telemedicine. This framework was a cost-effective alternative to urgent care and it gave patients the flexibility to schedule doctor visits at their own convenience.

Included Health introduced Virtual Primary Care (VPC) to address the pressing healthcare challenges which telemedicine could not fully impact.

VPC offers the access and convenience of telemedicine, but pairs those aspects with the benefits of traditional primary care. Through VPC, patients have access to a PCP and multidisciplinary team, that delivers wraparound clinical and administrative support, including acute, preventive, and chronic condition management, all in a virtual setting. Additionally PCPs and the Care Team are empowered with navigation



82%

of members utilizing Included Health VPC had not seen an in-person PCP or had seen a low-quality PCP in the year prior to their first visit.

tools, which help provide a more complete picture of a member's health history, and enable quality-informed referrals to in-person care and seamless referrals to ecosystem benefits, as needed.

There are three key elements of Virtual Primary Care:

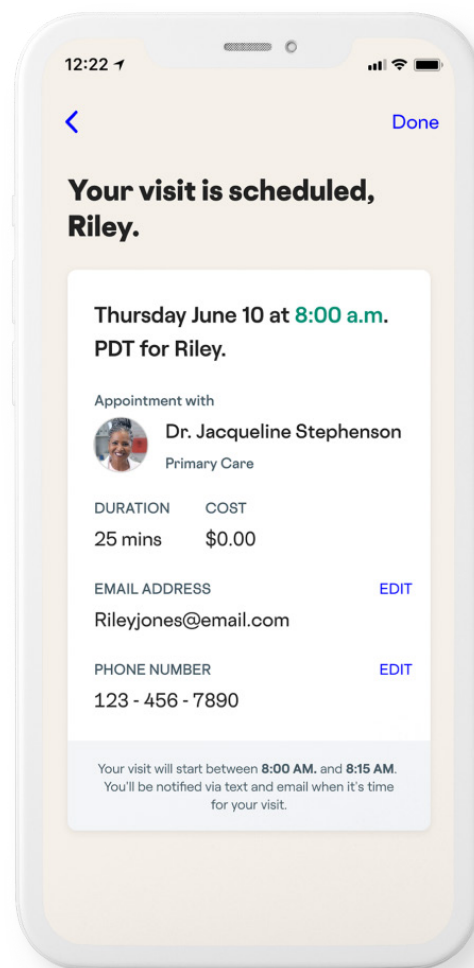
1. **Dedicated Care Teams** led by a national employed provider practice that create a continuous, relationship-centered care environment for patients.
2. **A single, integrated telehealth platform** that enables smart referrals to support connectivity and interoperability across the clinical ecosystem (ensuring all member referrals, lab services, imaging, and prescriptions stay in-network).
3. **Software and machine learning tools** that provide clinical and administrative support to physicians and Care Team to drive improved health literacy and empower patients with the information and tools needed to reach their health goals.

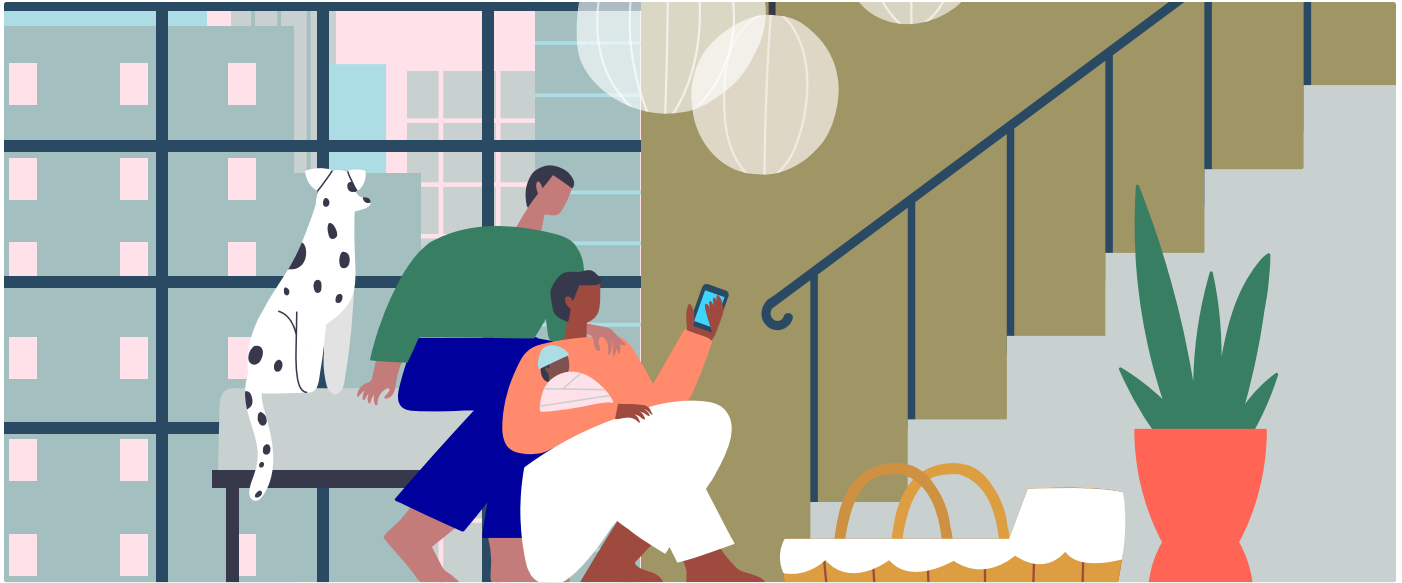
VPC provides patients with preventive health, chronic care management, urgent care, and integrated behavioral health, as well as continuity of care. Through Virtual Primary Care, patients are able to see the same provider on an ongoing basis, and can establish this provider as their PCP. This is only possible when the virtual care provider has a fully-employed workforce of physicians, nurse practitioners, and care coordinators, to provide consistent care across patient needs.

In practice, Virtual Primary Care gives patients face-to-face time with their physician across devices. The patient talks to a provider via video technology, and the provider and patient experience the benefit of seeing each other face-to-face. For both physician and patient, the technology behind Virtual Primary Care makes for a successful visit with thorough examinations and high patient satisfaction.

Continuity of care is established through regularly scheduled visits with a patient's PCP, reducing fragmented care within the healthcare system. Additionally, Virtual Primary Care sets high clinical standards and offers specialized provider training. This model of virtual primary care ensures that the patient and provider relationship is strengthened and preserved.

One element of traditional telemedicine that is preserved through Virtual Primary Care is the ability for patients to easily schedule an appointment with a provider. Patients can see their provider at home, during their lunch break, or on their commute. Providers are available at times convenient to the patient's schedule, not vice versa.





What makes Included Health providers different

Included Health provides an employed, dedicated medical practice armed with the tools of labs, video visits, prescribing, and a care team to help between doctor visits. To enhance the VPC experience, Primary Care Kits including blood pressure monitors and thermometers, are used to capture key vitals. Additionally, our PCPs are trained to guide members through a virtual examinations, using the member's hands as their own to complete the exam. The medical practice is also fully integrated with our behavioral health practice of licensed psychologists and psychiatrists.

We surround these talented providers with a multi-disciplinary care team designed to provide support to both the patient and the provider in providing relationship centered, proactive primary care. Our Care Teams have advanced practice nurses, pharmacists, dietitians, social workers, referral coordinators, and other connected, caring staff. Care Teams have special value for patients with chronic illness. Many patients with diabetes or with the common combination of high blood pressure and high cholesterol, take three or more medications daily, following national best practice guidelines. Chronic Care Teams that include pharmacists add value in these situations.

In summary, each member who enrolls in our Virtual Primary Care program through their health plan or employer has a digital front door to primary care which works more efficiently and timely than the traditional brick and mortar clinic model.

Reimagining the physical and the exams that matter most to patients

Preventive care, including an annual checkup, is a key component of primary care. Included Health’s VPC solution was designed to effectively deliver preventive care in a virtual setting. Through video calls, our PCPs can conduct the majority of preventive care screenings for our patients.

If in-person preventive care is needed, our PCPs can order appropriate labs, imaging, and make referrals to in network, in-person care. Through Included Health’s platform, when a patient’s PCP orders a referral, the patient will receive special instructions in their visit notes. A patient’s Included Health PCP will refer the patient to a gynecologist, urologist, or other appropriate specialist or provider in their health plan network. Patients will also receive a custom email notifying them that a referral coordinator will contact them to find a specialist and help them schedule an appointment.

For patients, this approach immediately helps speed up timely follow-up of important issues. In the larger scheme, though, these conscientious referrals also help alleviate the bottleneck of downstream spend. While PCPs [only represent](#) 5-8% of total delivery spend, PCPs directly influence the remaining percentage of downstream spend based on their referrals—many of which are out of network. PCP miscommunication with specialists, or “referral leakage,” costs our systems over [\\$150B a year](#). By keeping referrals in-network, Included Health PCPs provide cost relief for patients and help mend the referral gap at large.

For members with chronic conditions, our providers are deeply experienced in common chronic conditions such as asthma, hypertension, diabetes/prediabetes, obesity, and cholesterol problems. Our fully-employed national medical practice with integrated labs and behavioral health offers easy access to a quarterback for chronic care: a patient’s Included Health PCP. With our team based approach to primary care, members receive personalized care to support the management of chronic conditions. This may range from clinical care including, care planning, condition education, medication therapy management, or nutrition support, to administrative support such as assistance with social determinants of health concerns or general coordination between provider visits.



A system where you have to drive some time to a clinic and where you have to wait for 30 minutes or more to see a doctor who runs in and spends 5-10 minutes with you—is woefully inadequate to address the needs of most people with a chronic condition. What is needed is a system that hovers, and feels nearby to you, addressing your needs in depth with little to no friction.”

— Patient-Centered
Primary Care
Collaborative

Integrated behavioral health resources

Behavioral health is a concern for a significant percentage of individuals, families, employers, and health plans. According to the US Census Bureau's Household Survey, 47% of adults have reported symptoms of anxiety, 39% symptoms of depression, and 20% of adults experience mental illness each year¹⁰. Additionally, statistics show that 21 million adults in the U.S.—roughly 8% of the adult population—has had at least one major depressive episode in the past year¹¹. At Included Health, 24% of our Virtual Primary Care engaged patients are seen for both physical and behavioral health needs. For these reasons, our PCPs are trained to deliver care for the whole person. Our intake processes include behavioral health screenings and, most importantly, our PCPs are trained to recognize and assess the severity of depression and anxiety.

Beyond our PCPs, Included Health patients also have the option to seek support through our Behavioral Health practice, which includes licensed psychologists

and psychiatrists. A referral to a psychiatrist is important when there is a question of bipolar illness, psychosis, or schizophrenia, when suicide risk is significant, when the diagnosis is not clear, or when patients do not respond to initial treatment. In all situations, we offer care from the privacy of a patient's home. We bring high quality, empathetic providers and psychologists to small towns, rural, urban and suburban areas.

Included Health provides full mind and body integrated care. Too often in traditional healthcare clinics, our medical care is disconnected, with mental health clinicians and medical doctors not knowing or communicating directly with each other. It is frustrating to many patients that their primary doctor does not know anything about their mental health or medication history. Instead, our medical doctors and behavioral health professionals share seamless electronic health records and recommendations, which leads to building trust with our patients, and better continuity of care.

47%

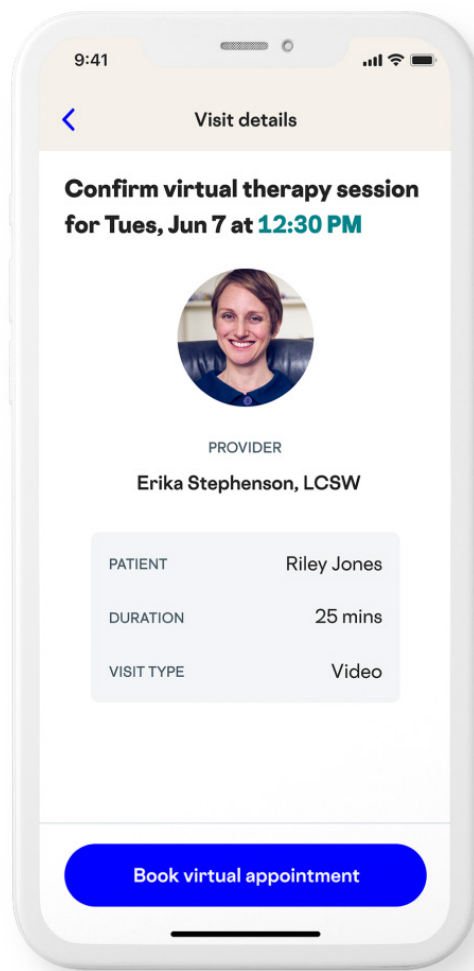
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Here's a story from one of our physicians, Dr. Tony Yuan:

"I saw a member for the first time in July for an infection. The patient has diabetes and also mentioned casually that he was experiencing persistent fatigue near the end of his visit. I offered to order some labs for him including CBC, CMP, TSH and testosterone levels to evaluate for possible causes of his fatigue. He just got new insurance and a new primary care doctor so I told him to take his labs to his doctor for further work up of his fatigue. The patient saw his primary care doctor as scheduled. However, the patient scheduled an appointment with me as a followup because he was still experiencing extreme fatigue which wasn't addressed by his new primary care doctor. We went over his labs which were all essentially normal so I was unable to tell him the exact cause of his fatigue.

Then using the new knowledge and tools I have gained through working for Included Health, I started asking him questions about possible depression which the patient had never been diagnosed with. I performed the PHQ-9 questionnaire for depression and he scored 22, which meets criteria for major depression. I spent 35 minutes with this patient and we came to the conclusion that his extreme fatigue was probably due to his underlying depression. We agreed on a plan to start him on an antidepressant as well as refer him to our behavioral health practice to start counseling, which the patient was very happy about since he preferred seeing the doctor from the comfort of his own home. I then sent in a referral, through our Care Team who scheduled a follow up appointment with me as well as with a psychologist."



By exploring the topic of virtual primary care, we want to illuminate the issues and difficulties patients face today when it comes to receiving quality care and provide solutions for how this can be improved through virtual primary care.

Notes

- 1 [Milbank Memorial Fund and The Physicians Foundation, 2023](#)
- 2 [JAMA, 2019](#)
- 3 [McKinsey, 2021](#)
- 4 [World Population Review, 2022](#)
- 5 [Merritt Hawkins, 2022](#)
- 6 [FAIR Health, 2023](#)
- 7 [Commonwealth Fund](#)
- 8 [Oregon PCPCH Program](#)
- 9 [Association of American Medical Colleges, 2021](#)
- 10 [US Census Bureau Household Pulse Survey](#)
- 11 [National Institute of Mental Health](#)

About Included Health

Included Health is a new kind of healthcare company, delivering integrated virtual care and navigation. We're on a mission to raise the standard of healthcare for everyone. We break down barriers to provide high-quality care for every person in every community—no matter where they are in their health journey or what type of care they need, from acute to chronic, behavioral to physical. We offer our members care guidance, advocacy, and access to personalized virtual and in-person care for everyday and urgent care, primary care, behavioral health, and specialty care. It's all included.

Contact us

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