



EVERMED PATIENT FAQ

1. WHAT IS “DIRECT PRIMARY CARE”?

Direct Primary Care is accessing a set of foundational primary care services for a set monthly fee schedule with no co pay or cost at the time of care for those services.
*Your health insurance is not billed for those services.

2. IS THIS CONSIDERED HEALTH INSURANCE OR A HEALTH INSURANCE PLAN?

Direct Primary Care is NOT insurance. EverMed DPC is NOT an insurance plan or an insurance brokerage. EverMed DPC does not offer insurance plans. Direct Primary Care is a membership for primary care at the clinic of your choice within the EverMed DPC independent provider network. Direct Primary Care works best when combined with a major-medical plan.

3. DOES DPC SATISFY ACA REQUIREMENTS?

On its own, DPC does not satisfy ACA requirements. EverMed DPC is typically paired with an employer healthcare plan.

4. CAN I BECOME A MEMBER IF I DON'T HAVE INSURANCE?

Yes, Direct Primary Care is open to everyone, regardless of whether they have insurance or not.

5. I HAVE HEALTH INSURANCE. HOW DOES THAT WORK WITH DPC?

Direct Primary Care would act as first dollar coverage for all of your basic healthcare needs. Your EverMed DPC clinician will be your primary contact for care and care triage. Any care that is *not* part of the EverMed DPC Included Services Schedule may be billed to your insurance plan. Insurance should not be billed for any services included in the EverMed DPC service menu.

6. CAN I BECOME A MEMBER IF I HAVE A PRE-EXISTING CONDITION?

Yes, DPC is open to everyone. DPC does not deny membership for pre-existing conditions.

7. CAN I STILL JOIN DPC IF I HAVE MEDICARE OR MEDICAID?

Unfortunately, EverMed DPC does not accept members who are eligible for Medicare or Medicaid at this time.

8. WILL MY OFFICE VISIT RESULT IN A FEE?

Most services within your primary care office will be included in the EverMed DPC Service Menu. There are no co-pays or out-of-pocket costs for included services.
*There may be fees for care that is not part of the Included Services Menu.

9. DO I NEED TO INFORM A STAFF MEMBER THAT I HAVE A DPC MEMBERSHIP?

Yes, This will help to ensure proper care and billing.

10. WILL MY MEMBERSHIP COVER A REFERRAL TO A SPECIALIST?

No, memberships only include services offered/listed with your primary clinic within the EverMed DPC network. *Services and/or referrals not covered under your DPC membership may have a discounted cash price or be billed to your employer healthplan. Please check with your PCP to see a list of these services and/or referral specialist cash prices.

11. I NEED TO GO TO THE HOSPITAL. WILL MY MEMBERSHIP COVER HOSPITAL VISITS AND/OR EMERGENCY ROOM VISITS?

Your Direct Primary Care membership only covers visits to your primary care provider. Please check with your employer health plan for coverage and fees regarding hospital and ER visits.

12. WILL MY MEMBERSHIP COVER ME IF I AM ADMITTED TO THE HOSPITAL?

Your Direct Primary Care membership is not an insurance plan and will not cover hospital visits. We recommend you have an insurance plan in place to cover these major-medical expenses.

13. IS MY MEMBERSHIP TAX DEDUCTIBLE?

Review with your tax consultant.

14. WILL MY MEDICAL INFORMATION BE SHARED WITH INSURANCE CARRIERS OR PHARMACEUTICAL COMPANIES?

No, your information is privileged between you and your doctor.

15. DO YOU PERFORM SPORTS PHYSICALS?

Yes! Annual physicals and wellness exams are included in the EverMed DPC Included Services Menu.

16. ARE IMMUNIZATIONS INCLUDED IN MY MEMBERSHIP?

The administration of immunizations is included at most EverMed DPC practices.

17. DO YOU SEE CHILDREN?

Yes! EverMed DPC is open from newborns to age 64 1/2.

18. CAN EACH FAMILY MEMBER SEE A DIFFERENT PROVIDER AT THE PCP OFFICE I SIGN UP WITH?

Yes, you may select different providers within your selected primary care practice. Family members may even select different practices, though family discounts only apply to those family members attending the *same* practice.