

# The Advanced Primary Care Advantage



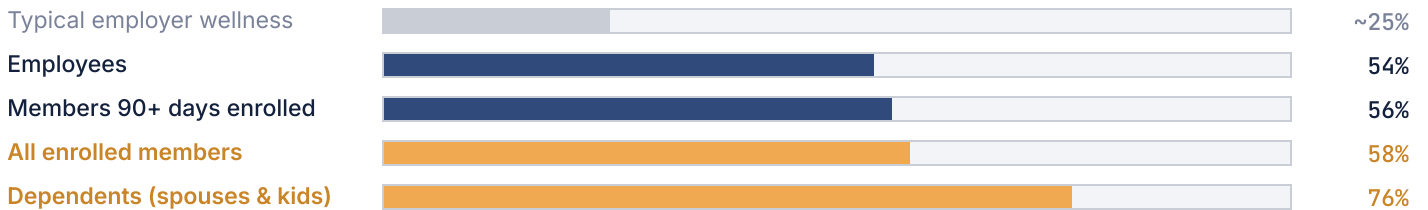
## A 96-life Jacksonville employer — *eight months in.*

An anonymized snapshot of a voluntary Advanced Primary Care rollout with a regional mechanical-services employer. **Eighty employees and seventeen dependents enrolled.** What follows is what the program has actually delivered — and what universal adoption would mean for the employer's renewal.

|   |  |  |   |
|---|--|--|---|
| <h3>96</h3> <p>LIVES COVERED<br/>80 employees · 17 dependents</p> | <h3>58%</h3> <p>ACTIVELY ENGAGED<br/>56 of 96 used clinical care</p> | <h3>277</h3> <p>APPOINTMENTS<br/>Over 6.5 tracked months</p> | <h3>99%</h3> <p>RETENTION<br/>1 cancellation since launch</p> |
|---|--|--|---|

### Engagement — *enrolled is one thing.* Actually using it is another.

§ 01



Engagement runs 2–3× the rate of typical employer wellness benefits. Dependents — the hardest population to activate in most plans — engage at 3× the benchmark.

## \$130K–\$250K

PROJECTED ANNUAL PREMIUM REDUCTION AT FULL ADOPTION · 200-EMPLOYEE POOL

**Carriers price the group on claims.** A team that routes preventive, urgent, weight-loss and hormone care through DPC produces a materially lower loss ratio at renewal. DPC investment (~\$262K/yr) is more than offset by projected premium savings and direct claims avoidance (\$340K–\$500K) from Year One.

#### 01 · Your Team Experiences

**Same-day access, real relationships.**

10.5 visits/yr per engaged member. Preventive care, hormones, weight loss, labs — zero no-shows.

#### 02 · Your Carrier Sees

**Fewer claims, healthier pool.**

35% fewer hospitalizations. 76% of ER-appropriate visits handled in primary care.

#### 03 · Your Renewal Reflects It

**10–20% repricing at anniversary.**

Improved loss ratio drives premium repricing. The effect compounds year over year.



# Behind the Numbers

## The program isn't just enrolling members — *it's treating them.*

Page two looks at utilization intensity, service mix, and the specific spend layers the membership is absorbing that would otherwise route to claims, copays, or out-of-pocket spending.

### Utilization — members come back.

§ 02

# 10.5

ANNUALIZED VISITS  
PER ENGAGED MEMBER

|                                |                 |
|--------------------------------|-----------------|
| Traditional primary care       | 2-3 /yr         |
| Typical Direct Primary Care    | 4-6 /yr         |
| <b>Aquarian (this program)</b> | <b>10.5 /yr</b> |

Roughly 2x typical DPC utilization and 4x traditional primary care. Members treat the clinic as a real first point of contact — which is the entire point of a DPC benefit.

### What the membership is absorbing

§ 03

**277** Same- or next-day appointments  
Typical PPO wait is 2-4 weeks. Zero no-shows across the reporting window.

**65** Physician-administered injection visits  
Tirzepatide weight-loss and hormone optimization — services that otherwise route to self-pay cash clinics.

**42** In-house medication pickups & deliveries  
No pharmacy copay, no CVS run, no stock-out surprises.

**38** Bloodwork & lab review events  
Wholesale pricing, reviewed by the ordering clinician. Not billed to the health plan.

### Behind the data

§ 04

**URGENT TRIAGE** ER follow-up handled in a 7-minute call. Member discharged from the ER; primary reviewed labs and updated the chart before the discharge paperwork cleared.

**WEIGHT LOSS** Monthly progress on a TZP protocol. Weekly messaging check-ins, biweekly in-office injection, physician dose review at week five — all inside the membership.

**FAMILY CARE** Spouse and kids booked back-to-back. One afternoon, one clinic. No separate insurance claim, no pharmacy runaround.

### Service mix

§ 05

|                                    |    |     |
|------------------------------------|----|-----|
| Office visits                      | 67 | 24% |
| Injections (weight loss / hormone) | 65 | 23% |
| Medication pickup & delivery       | 42 | 15% |
| Lab work                           | 27 | 10% |
| Follow-up visits                   | 21 | 8%  |
| Phone follow-ups                   | 15 | 5%  |
| IV therapy                         | 15 | 5%  |
| Initial consults                   | 11 | 4%  |