MY DPC STORY

How to CHOOSE Your Healthcare

A HELPFUL HANDOUT EXPLAINING HEALTHCARE COVERAGE.

How to CHOOSE Your Healthcare

In Just 10 Minutes

A Step-by-Step Decision Guide for Choosing Coverage

First Questions to Ask:

What do I want and need from healthcare?

- Preventative care
- Chronic disease management
- Pregnancy care
- Cancer/Complex care
- Procedures/Surgeries

Who will be my primary physician/provider?

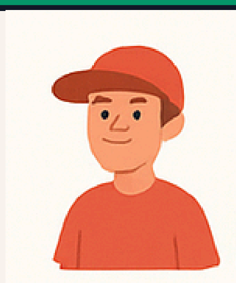
- Traditional Insurance
- Direct Primary Care
- Concierge Care
- Community-based clinic

How will I access medications, labs, imaging?

- Access to affordable generic medications
- Coverage for expensive medications
- Cash vs. insurance for medical tests

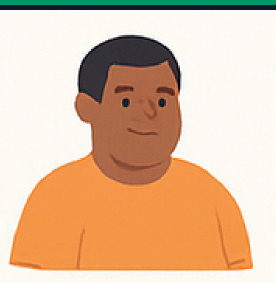
STEP 1: Understand Your Health Needs

Which best represents you +/- your family?



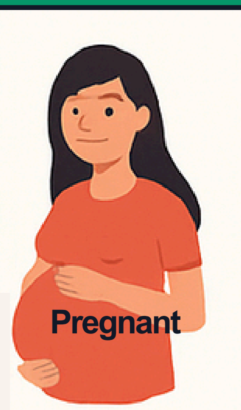
Baby/Child

- Wellness visits, vaccines, acute care
- Coverage required by parents



Young Healthy Adult

- Preventive + injury protection
- Low medical use
- Mandate penalty only in select states

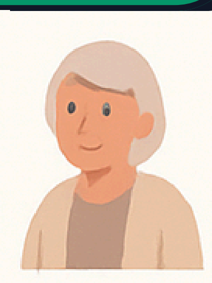


Pregnant

- Prenatal, imaging
- Must have maternity benefits including delivery coverage

Young Adult w/ Chronic Disease

- Chronic care + labs + meds
- Benefit from stable primary care



Older Adult

- Specialists, imaging, hospital care
- Medicare or ACA Gold recommended

STEP 2: Will You Need Specialty Care?

Examples: Dermatology, Rheumatology, Orthopaedics, General Surgery, Oncology, Cardiology, Endocrinology etc.

The answer is likely YES if:

- You already see a specialist
- You have a diagnosed condition like cancer, a heart condition or mental health condition
- You anticipate a medical procedure or surgery
- You take expensive or specialty medications

STEP 3: Eligibility Check for Catastrophic Insurance

Are you under 30 or do you have a hardship-exemption?

Catastrophic coverage may be a good thing IF these are the case:

- You are generally healthy
- You rarely see specialists
- You don't need maternity coverage
- You don't take expensive medications
- You can afford a large bill if something happens
- You have a primary care plan (like DPC)

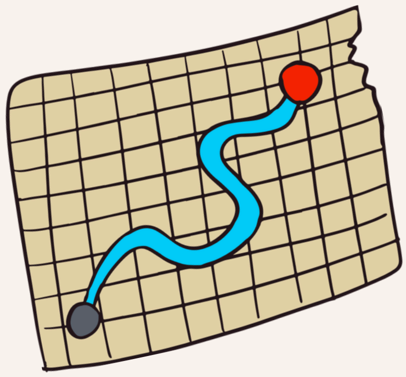
STEP 4: Choose Your Coverage Pathway

THIS is where the REAL FUN starts...

Seriously. keep going.

Which Seems Right For You?

Path 1 - Direct Primary Care + Catastrophic Plan
- Low cost, strong primary care, emergency protection
- For: healthy adults, families, chronic disease, self-employed



Path 2 - Traditional Insurance (Bronze/Silver/Gold) +/- DPC
- For: pregnancy, cancer, surgery, expensive meds

Path 3 - HealthShare + DPC
- Low cost, community-based coverage
- For: healthy adults, families, chronic disease, self-employed

Path 4 - Cash-Pay + DPC Only
- For: very low medical use, must have savings, consider coverage for when accidents happen!

Final Questions to Ask Yourself!

(After Completing This Healthcare Decision Algorithm)
Use this checklist to confirm you've chosen the right path and remain compliant with state and employer requirements.

1. Am I required to carry insurance in my state?
Check if you live in a mandate state (CA, MA, NJ, RI, DC). If yes → Make sure your choice counts as qualifying coverage.

2. Does my employer offer options I should compare? Questions to ask:
What plans are available? Can I decline group insurance without penalty? Are HSA or FSA options available? Can I pair their plan with a Direct Primary Care membership?

3. Do I have the right level of protection for big medical events?
Emergency care, Hospitalization, Surgeries, Cancer treatment, Pregnancy and delivery. If not → Reassess your Major Medical option.

4. Did I choose a primary care model that matches my needs?
Relationship-based care (DPC), Convenience-based care (like telemedicine), Insurance-based clinic, Pediatric or Obstetric needs.

5. Where will I get labs, imaging, and medications?
Confirm: Pricing, Coverage, Network requirements, access for chronic meds or expensive drugs.

6. If choosing DPC, do I understand what's included and what's not?
Unlimited visits? Labs or imaging included or discounted? After-hours care? Procedures?

7. If choosing a HealthShare, do I understand the rules?
Waiting periods, Eligible vs Ineligible expenses, Incident vs Illness-based sharing, Caps, or Limits?

8. Do I need to update any documents?
Insurance cards, Employer waivers, State compliance forms, Contact information for your new Primary Care Physician/Provider.

9. Do I have a plan for re-evaluating my needs each year?
Open enrollment (marketplace or employer), DPC membership renewal
Changes in health status (pregnancy, diagnosis, aging parents, etc.).

10. Do I feel confident, protected, and well supported?
If not → Talk to your employer's HR, primary care doctor, and/or benefits advisors (familiar with DPC and alternative coverage models).

You Are Not Alone In This!