

Letter of Endorsement

To Whom It May Concern:

My name is Buddy Bailey and I've been involved with or owned multiple large-scale businesses in the Alaska community over the years. I've also spent several years in the Health Insurance industry as an employer group insurance plan broker. As a business owner looking to attract, hire and retain quality employees, the single greatest benefit I can offer these employees is Health Insurance. The irony is that quality and affordable Health Insurance is near impossible to find and consistently offer to an employee group, especially during the COVID-19 crisis. It should come as no surprise that many business owners are in my same shoes and are looking for more creative, more affordable Health Insurance options for ourselves and our employees.

Enter Direct Primary Care (DPC) as a model for sustainable, affordable health care. Here are just a few of the thoughts I have regarding the value the DPC model offers our Alaska community:

- Plan participants experience improved access to local primary care through in-person and online visits.
- Early intervention with regular visits will reduce the need for urgent or emergent care which carries a much higher cost to the participant.
- Significantly lower monthly fees are easier to budget for a family
- Healthcare Providers will experience a significantly reduced cost of administration for staff and families.
- Employers will experience a significantly reduced cost of benefits for their employees.
- Employers will experience improved access for work related injury visits and consultations.
- Employers will benefit from dedicated providers for staff and families.

At it's truest core, the DPC model is cost effective and will result in a healthier community both physically and financially. Dr. Erickson and his team have my fully support and endorsement to bring this great model to the Alaska market.

Thank you for your consideration

Sincerely,

Ronald "Buddy" Bailey Jr
CEO/Founder
Zo Financial LLC

Signed

Dated

HOWDIE

G E N E R A L C O N T R A C T O R

4237 E Meridian Loop Wasilla, AK 99654
907-376-4711

2/24/2021

Direct Primary Care Model

I am writing this in support of Direct Primary Care (DPC). The high-cost medical insurance and rising medical costs make this Model a less expensive option to needed medical advice for many. Most particularly, patients with high-cost deductible insurance would greatly benefit. A DPC physician will typically have more time to spend with their patients. Less time spend preparing insurance paperwork allowing for more in-depth visits and consultations. It is a win-win for both the patient and the doctor. The patient will know exactly what the monthly cost of care will be. The provider will have the flexibility to provide care same-day, next-day, 30 – 60 minute appointments, and the option to call, email, text, or video chat 24/7, making this model an attractive and affordable option, one which will allow patients to be seen sooner and possibly eliminate the need for more costly visits. Paired with a High Deductible Health Plan and Health Savings Account, this is an extremely attractive option for both an individual and an employer to provide in a benefit package.

Respectfully Submitted,



Todd Nugent
President



To Whom it May Concern,

This letter is to encourage and provide support for the concept of Direct Primary Care (DPC) in the state of Alaska. Primary care should be the hub of creating improved value in healthcare and a strong patient-provider relationship within that primary care setting is essential to meeting the goals of the Quadruple Aim in healthcare.

DPC is the correct model for both placing primary care appropriately at the hub of a patient's care as well as strengthening the relationship between the patient and provider. In the DPC model patients and their families have long term access to a meaningful, direct, and recurring relationship with their primary care provider reducing the utilization of costly healthcare alternatives. This otherwise occurs when patients do not have predictable recurring access to providers who understand their family's unique needs.

Additionally, innovative healthcare delivery mechanisms are more likely to be utilized in a DPC model, such as telemedicine, which provides more timely care in ways that meets patients where they are at. This improves the quality of care offered in a more cost-effective way.

Finally, employers benefit from DPC through improved predictable access to care allowing employees to return to work due to injury or illness more quickly. This provides both a larger economic impact as well as mental health benefits to employers and their employees.

In conclusion, Pinnacle Integrated Medicine endorses DPC in Alaska. DPC is a good model to improve value in healthcare and continue to meet the goals of the Quadruple Aim.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Haugen", with a stylized flourish at the end.

Jason R. Haugen
President and CEO
Pinnacle Integrated Medicine



360 NORTH MAIN ST.
WASILLA, ALASKA 99654

750 WEST 2ND AVE. SUITE 104
Anchorage, Alaska 99501

Denalilaw.com

JON-MARC PETERSEN
RICHARD K. PAYNE
MARISA CHUD

MICHAEL GRAPER
HANK GRAPER
LYNN BECHTOL
DANIEL MOXLEY
MICHAEL RHODES

WASILLA TELEPHONE (907) 357-5297
WASILLA FACSIMILE (907) 357-5296

ANCHORAGE TELEPHONE (907) 276-1942
ANCHORAGE FACSIMILE (907) 279-0680

March 1, 2021

To the Alaska State Legislature:

I am writing this letter in support of the Direct Primary Care (DPC) model.

It is my understanding that if Alaska Law comes up to date this will improve the standard of care in Alaska.

This will improve the access to local primary care services not only through in person visits, but also the addition of telehealth visits.

With the increase in care and access it could potentially reduce the need for Emergency Care or Urgent Care.

It may even reduce the fees for medical care and prevention.

This could lead to lower and reduced costs for staff and families.

A big one would be the potential to reduce healthcare costs and benefits for Employers. As a small business owner, I have struggled to provide health care benefits to employees. It continues to be cost prohibitive for our small firm to offer this benefit. This may help rectify this hardship.

With worker's compensation being a hard system to navigate the DPC model may be easier to navigate for these types of claims.

The enactment of DPC model may lead to one dedicated provider for a family, that would create institutional knowledge for repeat visits and ongoing medical issues, thus creating continuity of care.

I fully support the DPC model and ask the legislature to act accordingly.

Thank you,

Jon-Marc Petersen



2-24-2021

To Whom It May Concern:

I write this letter very encouraged by the concept of Direct Primary Care (DPC).

As many know, affordable and effective healthcare is extremely difficult to obtain and afford for the average construction worker. Because of the complicated and costly path that needs to be navigated, many construction workers are left having to settle for a healthcare plan that is far from ideal for their situation and that of their families, or even worse, go without.

I believe that DPC will be the vehicle that bridges this gap.

This concept is something that our company would be very interested in securing for all of our employees for the following reasons:

- *Early intervention and a proactive healthcare approach which will reduce the need for urgent or emergency care which is much more expensive*
- *Improved access to local primary care services by virtue of personal visits as well as online visits*
- *Low monthly fees that are far easier for the employer and the employee to budget and afford resulting in reduced healthcare costs for both construction workers and their families as well as the employers*
- *Improved access for work related injuries*
- *Dedicated personal providers for our employees that will facilitate a high-quality personal experience*

For these reasons Remote Alaska Solutions is excited by the potential to offer DPC to our employees and their families. Our request would be to facilitate and expedite the necessary steps to be able to roll out this program ASAP.

Respectfully,


Seth Kroenke
President
Remote Alaska Solutions Inc.



May 7, 2021

LEGISLATIVE TESTIMONY

House Bill 176

Direct Health Agreement: Not Insurance

House Labor & Commerce

Representatives Spohnholz & Fields, Chairs

Representative Schrage, Member

Representative Snyder, Member

Representative Nelson, Member

Representative Kaufman, Member

Representative McCarty, Member

Chairs Spohnholz & Fields, & Members of House Labor & Commerce,

Alaska Policy Forum first began educating Alaskans about direct health care agreements [in 2015](#). We worked with a former bill sponsor on this issue, and we are pleased that this innovative model of health care has been growing around the country.

I can *personally* attest to the benefits of this model because I receive my primary care from a DPC provider. I can text him at this very moment and get an immediate, personal response from someone who is truly invested in my well-being. My access to him is unlimited, so the healthier he keeps me, the time he has for fishing. I pay \$75 per month, and all care decisions are strictly made between the two of us: he does not bill insurance for any of my care.

While I have primary care through him, other providers are beginning to use versions of the direct care model for specialty care such as [dental](#), [surgery](#), and [cardiac](#) care.



The benefits of the direct health care model for both patients and providers are too many to enumerate during this short testimony, so let me highlight just a few studies—these were all conducted in the primary care specialty.

[One study](#) found that when county government employees were offered a direct primary care health benefit option, there was a 99 percent satisfaction rate among DPC participants, and monthly costs were 26 percent less per member than employees covered by the alternative plan. DPC members reported spending almost double the time with their physicians than with their traditional plan physicians, and 79 percent of employees reported their health has improved since participating in DPC.

A [2020 case study](#) by Milliman for the Society of Actuaries found an over 40 percent reduction in emergency department usage by employees using a DPC option compared to employees at the same company who used a standard model, when controlling for differences in age, gender and health status between DPC and traditional cohorts.

[Another study](#) found that DPC slows patient costs and improves overall care of patients with chronic diseases such as diabetes or asthma.

Patients like knowing that their transparent, monthly fee includes clinical, laboratory, and consulting services. This type of comprehensive care means patients save money, get more access and better care because they develop a true relationship with providers.

Providers using the direct care model get more time to devote to patients. Many practices were opened by physicians who were burned out by the traditional insurance-driven system which leads to 15-minute appointment times. [One report](#) states that DPC practices claim to reduce administrative overhead by approximately 40 percent. That allows providers to truly practice medicine, not be administrators.

Clearing the way for the direct health care model in Alaska has the opportunity to truly transform our health care landscape.

Thank you for the opportunity to testify.



Bethany Marcum, CEO



From: Daniel Rogers
Sent: Thursday, May 20, 2021 1:25 PM
To: Rep. James Kaufman; Rep. Kevin McCabe; Rep. Sara Rasmussen; Rep. Laddie Shaw
Subject: HB 176

Rep's McCabe and Rasmussen as sponsors,
Rep Kauffman as a friend 😊,
Rep Shaw as my District 26 representative:

While it may be too late for this year, please register my support for this bill and the concept behind it. Historically, the legislature has made some laws that did not help the consumer of health care in the state. For these reasons, we have some of the most expensive health care in the nation. As a (former) business owner of a \$60M engineering and construction company, we chose to self insure up to \$1M annually, and STRONGLY encourage our employees to seek health care "outside", where it was significantly cheaper, even with airfare, food and accommodations paid for (for both the employee and a companion) by the company. As a new business owner in a brand new startup, I am looking very hard at healthcare and how to provide it for employees. This is an important issue for the state.

HB176 does a lot to help reverse the prohibitive cost trend by removing the middlemen (both the State oversight and the insurance company, when a direct model is used) between the patient and the provider, thus reducing the costs, at least for primary care. This does not REQUIRE anyone to use this model, but makes it available for those who want to use it. Getting the State out of the oversight position also makes this model more cost efficient for the provider, and eventually, the patient.

Please keep pursuing this course, even if it doesn't make it this year.

Please feel free to contact me if you have any questions.

Regards,

Dan