



# THREE STREAMS FAMILY HEALTH CENTER



## Information Packet

Affordable primary health care for your employees.

A partnership with:



[www.eblencharities.org](http://www.eblencharities.org)



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## Three Streams Background Information

### The Three Streams: Body, Mind, Soul

Three Streams Family Health Center was formed in 2001 as a two day per week volunteer clinic. Within two years, Three Streams quickly progressed to a five day per week clinic with a broad patient base and extensive community involvement.

At Three Streams patients are offered “sliding scale” fees based on their income. Three Streams also agrees to write off a certain percentage of an uninsured patient’s bill based on this income information.

Three Streams provides medical care to all persons whether insured or uninsured, and believes that the most cost-effective medical care, primary care, focuses on prevention and healthy behaviors.

Three Streams offers:

- Physical exams and ongoing care for chronic conditions
- Health screenings
- Blood testing and collection
- Pap testing and occult blood testing onsite
- Nutrition counseling

Three Streams’ mission is to provide services to all regardless of medical coverage while upholding the dignity of all persons regardless of race, status or beliefs.

The center is recognized as a non-profit organization under the IRS Section 501(C)(3) .

## History of the Primary Care Project

In a partnership with the WP Hickman Company, Three Streams Family Health Center, Eblen Charities, Sisters of Mercy Urgent Care, and Western Carolina Industries, the Primary Care Project provides low cost and free primary health care to employees in our community without health insurance.

Delivered through Three Streams Family Health Center, the Primary Care Project consists of three programs – the Employee Health Connection, Housecall, and Urgent Care Services.



The Employee Health Connection offers low cost primary healthcare services at Three Streams Family Health Center to employees of participating companies.

The Housecall program, the preventative care program, makes a licensed health care practitioner available to employees at the corporate site for private, individual medical consultation.

Urgent Care Services opens up all services of the Sisters of Mercy Urgent Care to member companies for a small co-pay. Companies then receive a 50% discount off of their already lower health care costs

In responding to a widespread and growing need for employee medical care at reasonable costs the Primary Care Project offers unique coverage at prices well below the current market prices.



## Employee Health Connection Basics

The Employee Health Connection (EHC) is a plan whereby an employer can offer a shared, affordable medical benefit to their employees. The E.H.C. program was created as a response to the escalating cost of medical insurance.

### HOW THE PROGRAM WORKS:

- **Eligible employees:** Those who are not eligible for the company's offered health insurance plan or those who company offers no health plan, and are under certain income levels
- **Costs:** Patients will pay a \$10.00 co-pay at the time of their office visit at Three Streams. The participating employer will pay \$35.00 after the visit.
- **Caps:** There is a \$540.00 per employee cap per year. Once the employer has reached this cap for each employee, they are no longer responsible for additional costs. (12 visits per year).
- Once the cap is reached, the employee will be required to pay full price for additional visits, or provide proof of household income to qualify for our discounted sliding scale.
- The plan provides a visit with a medical practitioner, either MD, PA or Nurse Practitioner
- Services:
  - Comprehensive Annual Preventive Health Exam
  - Free in-house lab collection
- If needed, employees can be enrolled in our Medication Assistance Program and the fees can be covered.

*(NOTE: The EHC program is **NOT** an insurance plan and Three Streams makes no claims regarding coverage of any service other than what is available here at Three Streams Family Health Center)*

## Employee Health Connection FAQs

### **1. Can the employees sign up for this program themselves?**

No, this is a contract between employers and Three Streams Family Health Center as a service to their employees, not with individuals.

### **2. How do we pay for this?**

Three Streams Family Health Center will bill the employer after the patient/employee office visit. The employee will pay their co-pay (\$10.00) at the time of service. Three Streams will bill the employer for the balance of \$35.00 per visit.

### **3. What is the employee reaches the cap before the year is up?**

Additional visits after the cap is reached are billed per our regular billing protocol using a sliding scale based on household income.

### **4. Does the plan include prescriptions?**

Three Streams has several methods of helping people obtain medications, and this contract allows free enrollment in our Medication Assistance Program. However this program does NOT pay for prescriptions.

- a. Three Streams keeps samples of many medications used at the facility for our patients (limited to availability).
- b. For individuals who meet income guidelines, the MAP may be used to obtain specific medications for a one-year period.
- c. Three Streams assists our patients in making application to other services available in the county.

### **5. Why is this different from insurance?**

The E.H.C. plan provides low cost visits to a primary care office, nothing else. We are NOT offering to pay any medical bills, prescription costs, or costs outside of our office including emergency care, urgent care or surgery.

## Employee Health Connection FAQs (Continued)

### 6. Does this include emergency care?

Three Streams can handle **minor** emergency problems only. Patients in the E.H.C. plan can call and ask to be seen urgently during our regular hours. Three Streams does most visits by appointment only. Any emergency care rendered at any other facility will not be covered by the E.H.C. plan and the client will be fully responsible for payment.

### 7. Does the Wellness plan cover hospital care or visits?

No. Three Streams does not offer any hospital care. Patients who need hospitalization will have to be seen in the emergency room and admitted at their own expense. Mission Hospital System offers many payment options. If you have a problem, Three Streams can direct you to a knowledgeable Mission billing employee.

### 8. What is the employee cannot afford the \$10 co-pay?

Since this is a collaboration, one of our partners, Eblen Charities, has agreed to pay the \$10.00 co-pay for an employee who cannot afford the co-pay.

### 9. Can employees include their families in this plan?

Yes. Up to 3 additional family members who are *uninsured* can be added at the discretion of the employer. The cap for a family is \$1,200 per year that the employer would pay. (Three Streams does not offer comprehensive pediatric services due to the excellent availability of state sponsored health insurance for children).



## HouseCall Program

Designed to work in concert with the Employee Health Connection Program, the HouseCall program provides a licensed practitioner to regularly visit your worksite and answer employee questions and provide some limited services.

This program can be used *independently* from the Employee Health Connection Program and is available to ANY employee, whether insured or not.

### Benefits:

- A Licensed Practitioner will be onsite at a regularly scheduled time
  - Either a Nurse Practitioner, Physician Assistant, Psychologist or Nutritionist
- Reduced sick time because employees don't have to leave the facility
- Employees may "walk-in" for health questions and concerns
- Regular prescriptions can be refilled
- Health screens can be conducted focusing on specific topics
  - See page 9 for screening options.
- No insurance billing occurs
- Employees are more proactive about their health
- Lowers health insurance cost burden without impacting your health plan

**Cost:** \$100.00 per hour of practitioner time, minimum of 2 hours per visit.

**\*\*Payment due at time of service\*\***

**Frequency of Visits:** Flexible!!!

You schedule as many (or as few) visits per month (or year) as desired.

## HouseCall Screening Options

- Blood Sugar Screen
- Cholesterol Screen
- Blood Pressure Screen
- Healthy Eating Habits
  - Conducted by a Registered Dietitian
- Reducing Substance Abuse:
  - Nicotine/Alcohol/Drugs
  - Conducted by a Psychologist or a Practitioner
- Managing Stress/Health Care for your Mind
  - Conducted by a Psychologist
- Flu Shots
- Positive Exercise Habits

All of these can be added once a month and advertised by the employer.

Additional \$2 per test for Diabetes Screen and Cholesterol Screen.

Flu Shots are per market rate.



# Businesses that Participate in the HouseCall Program



[www.ateco.com](http://www.ateco.com)



[www.groveparkinn.com](http://www.groveparkinn.com)



[www.wph.com](http://www.wph.com)



[www1.abtech.edu](http://www1.abtech.edu)



[www.kimmel.com](http://www.kimmel.com)



[www.morosani.com](http://www.morosani.com)



[www.msdbc.org](http://www.msdbc.org)

## Testimonials

“Two words: convenience and cost-savings.”

-- Sheila Pike, Benefits Specialist at M.S.D.  
Specific Program: HouseCall

“It serves to give our staff the sincere belief that we are acting in their best interest and giving them an option where one hasn’t existed. And it gives us an option that is accessible.”

-- Dan Rattigan, Owner of French Broad Chocolate Lounge  
Specific Program: Employee Health Connection

“The Primary Care Project is a great example of doing well by doing good. Our employees receive enhanced and more timely medical attention, which increases employee satisfaction and improves our overall health. Our company benefits from reduced absenteeism and lower medical costs.”

-- Scott Hickman, CEO of W.P. Hickman Company

“Employees have said that knowing that [their employers] are arranging this means a lot.”

-- Three Streams’ Practitioner



# Employee Health Connection Company Information Sheet



## CONTACT INFORMATION (CONFIDENTIAL):

Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_

Office Phone: (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_- Office Fax (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_-

Alternate #:\_\_\_\_\_-\_\_\_\_-

Alternate contact person in case of emergency? \_\_\_\_\_

Phone #: (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_-

## RESPONSIBLE PARTY:

Name of person for responsible for payment on this account \_\_\_\_\_

Billing Address (if different from above) \_\_\_\_\_

City, State, Zip \_\_\_\_\_

## COMPANY DESCRIPTION:

Number of Employees to be enrolled: \_\_\_\_\_

Number of Dependents/Family Members to be enrolled: \_\_\_\_\_

**\*\*\*Please make sure to attach a complete list of employees & dependents to this form for Three Stream's records & for billing purposes\*\*\***

May we have permission to use your company's logo in our newsletter and website as we promote our Employee Health Connection program?      YES                      NO

# HOUSECALL COMPANY INFORMATION



## CONTACT INFORMATION (CONFIDENTIAL):

Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_

Office Phone: (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_\_- Office Fax (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_\_-

Alternate #: \_\_\_\_\_-\_\_\_\_\_

Alternate contact person in case of emergency? \_\_\_\_\_

Phone #: (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_\_

## RESPONSIBLE PARTY:

Name of party responsible for payment on this account \_\_\_\_\_

Billing Address (if different from above) \_\_\_\_\_

City, State, Zip \_\_\_\_\_

## SCHEDULING CONTACT INFORMATION

Name \_\_\_\_\_ Phone: (\_\_\_\_\_)\_\_\_\_\_-\_\_\_\_\_

Other Information that you may feel would be useful for us \_\_\_\_\_

May we have permission to use your company's logo in our newsletter and website as we promote our HouseCall program?      YES      NO

Please fax, email or mail this form to the Three Streams Family Health Center.

(See page 15 for contact information)

## Three Streams Contact Information

If you have any other questions not answered or if you would like to enroll in any of the programs listed in this booklet, please feel free to contact the Three Streams Family Health Center at:

**Chris Newcomb, PA-C, Executive Director and Clinician**

cnewcomb@threestreamshealth.org

**Geri Spangler, Practice Administrator**

gspangler@threestreamshealth.org

**Office Number: (828) 285-9725**

**Fax Number: (828) 285-9672**

**Address: 1710 Old Haywood Road**

Asheville, NC 28806

**Company website: [www.threestreamshealth.org](http://www.threestreamshealth.org)**

For more information on other employee assistance programs, please contact:

### **Eblen Charities**

**Address: 50 Westgate Parkway**

Asheville NC 28806

**Phone: (828) 255-3066**

**Website: [www.eblencharities.org](http://www.eblencharities.org)**



