



EuDoc

Beginner's Guide

Primary Care, as the name implies, should be the place where you go for first contact with the healthcare system, and where you should receive care for most of your needs. Training in family medicine involves extensive training in disease prevention, chronic disease management, and even time in settings such as the ICU and Emergency Department. At EuDoc, our board-certified family physicians can take care of your chronic and acute care issues while maintaining a continuous dialogue with you about health maintenance and disease prevention.

Insurance exists to mitigate risk, i.e. prevent financial catastrophe when health catastrophe occurs. Think about any other insurance you have. Car insurance, for example. You wouldn't file a claim for an oil change or to fill up gas. You save your insurance for wrecks. Health insurance shouldn't be any different. Save insurance for the big events: hospitalizations and emergency room visits. The most common misconception in healthcare today is that insurance coverage = care. When you pay for insurance, you are paying for an instrument which tries to keep you from using it. Most people feel this frustration when they ask themselves "I'm paying so much for health insurance, so why am I still paying so much for doctor visits?"

	EuDoc (Primary Care)	Insurance	EuDoc + Insurance
Chronic Care management	✓	✗	✓
Urgent Care	✓	✗	✓
Telemedicine	✓	✗	✓
Bankruptcy prevention (emergency room, hospitalization)	✗	✓	✓

EuDoc and insurance have very different roles. One does not replace the other, they work together. When insurance is used for bankruptcy protection as intended, you may realize that you are overpaying for your insurance. Below are some examples of savings from pairing EuDoc with a more suitable insurance plan.

An average middle-aged individual:

	Gold Level Insurance	EuDoc + Bronze Level Insurance
Annual Cost	\$5400	\$5200
Annual Labs (CBC+BMP+Lipids)	\$65	\$15
3 Office Visits	\$75	\$0
2 Urgent Care Visits	\$100	\$0
Total	\$5,640	\$5,215
Annual Savings		\$425

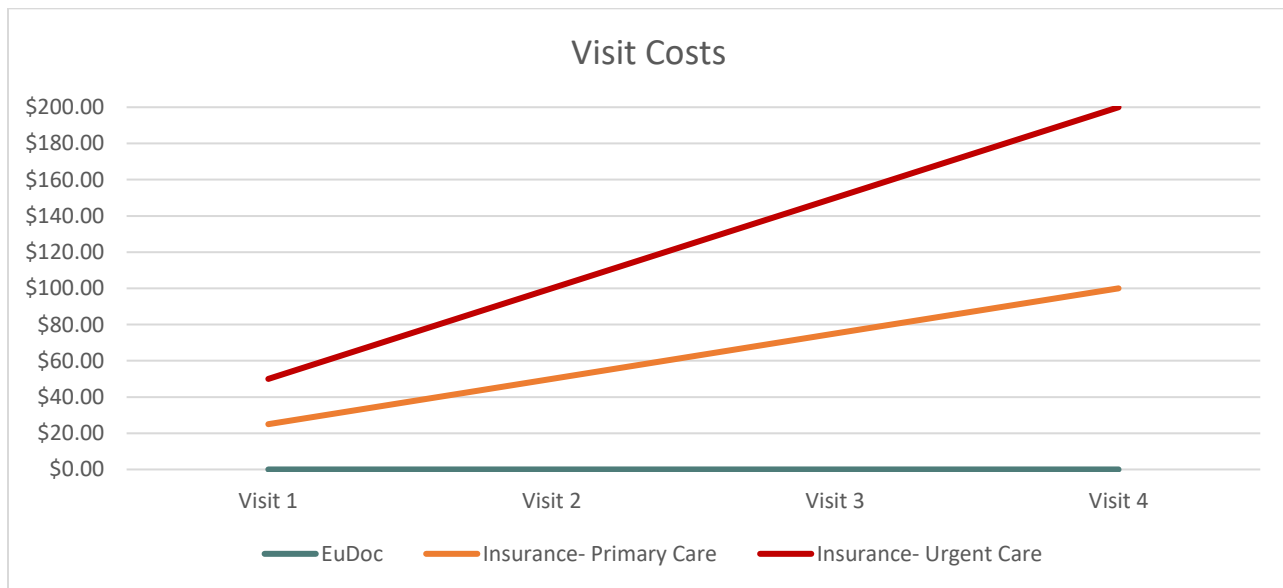


An average family of 4:

	Gold Level Insurance	EuDoc + Bronze Level Insurance
Annual Cost	\$17,000	\$16,500
Annual Labs (CBC+BMP+Lipids)	\$65 x2 adults = \$130	\$15 x 2 adults = \$30
3 Office Visits/ family member	\$75 x 4 = \$300	\$0
4 Urgent Care Visits Total	\$200	\$0
Total	\$17,630	\$16,530
Annual Savings		\$1,100

These savings listed are the bare minimum savings, accounting only for copays. As you may have encountered in the past, sometimes when you see the doctor, you end up having to pay something in addition to the previously paid copay. EuDoc visits have no extra cost or surprise bills. Many visits, especially urgent care, come with labs. Our labs are run in the same place as all the major hospital systems, but we get them at savings of **80% off** for our members. [See our list of lab prices.](#) For those who truly don't see doctors much, consider pairing with a healthshare like [Sedera](#) for even further savings.

When you only use insurance for your care, more usage means more cost as shown below. At EuDoc, we encourage using our services to get the care you need as often as you need it.



Thank you for exploring how EuDoc can be a valuable way to provide you and your family with comprehensive primary care. Check out our website www.eudoc.me to sign up or for more information. You can also schedule meet and greets with [Dr. Qiu](#) or [Dr. Keener](#). We look forward to hearing from you!