



7 HEALTHCARE MYTHS



DEBUNKED



High-Risk Patients Raise Rates

FALSE

Insurance companies are infamous for claiming that high-risk patients are the reason that their rates are so astronomically high. This is a bandaid, covering up the true problem: high-risk patients are unhealthy and in need of help. They are tossed around from one insurance company to another, limiting their variety and access to affordable healthcare. How many of these high-risk patients could have been treated before fitting the high-risk mold if they would have originally had the access to affordable healthcare they so desperately needed?

High-risk patients are not the only ones feeling limited by costs due to their health insurance. With an increase in those enrolling in high deductible health insurance plans, majority of the population is forced into this category. These high deductible plans force individuals to put off their healthcare needs until they are severe, instead of maintaining good health; turning every day individuals into potentially high-risk patients.

Patients now have access to immediate and constant care, reducing the amount of insurance claims filed

One idea to solve this problem is to create an insurance pool for high-risk individuals. In theory, this will prevent high-risk patients from influencing everyone else's insurance premiums. In this instance, these individuals would no longer have access to healthcare, as their rates would skyrocket higher than they already are. It also opens the floor for a new "high-risk" category to form within the remaining insurance plans. Insurance companies can charge these high rates, so why wouldn't they continue? They would find another scapegoat to justify increasing rates.

Sterling Urgent Care breaks the mold. We provide affordable, fixed cost healthcare. When Sterling's program is provided by an employer, employees are more likely to address healthcare concerns quickly and frequently. High-risk patients, as well as all patients, now have access to immediate and constant care, reducing the amount of insurance claims they file. This drastically decreases costs for employers, and consequently all employees.



Availability Results in Overuse

FALSE

There is an economic disparity in attendance at medical facilities. The argument exists that those that can afford excellent healthcare visit the doctor more than needed, running up costs through insurance claims. Then, in theory, providers spend most of their time on unnecessary care instead of saving lives or treating dangerous illnesses.

We agree that money is the driving factor in healthcare availability and usage; but when everyone has the same access to affordable healthcare, and use does not drive up costs, the rate of visits decrease over time as the overall health of all patients increases. With Sterling, equality is created, allowing everyone the same access to

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providers and the healthcare that they need. Whether patients are coming in for preventative wellness or a major illness, the availability of care is standardized; meaning access to the clinic, providers, cost, and services are the same. With this in mind, higher-class and lower-class patients instead become simply, patients.

Sterling provides services that allow providers to manage patient care and reduce wasteful, unnecessary specialty care and emergency room visits. When patients use our clinics, they can utilize a wide variety of resources in one location, at a fixed rate. When all of a patient's needs are met by a caring and supportive provider, the number of visits the patient makes annually will reduce, as the patient's overall health improves. Having the availability when they need it, provides them with the resources to proactively manage their health instead of retroactively managing illnesses.

Sterling is a walk in clinic, removing rigid schedules that restrict patients from seeing the doctor when they need to. In doing so, we also open our providers time to delegate to patients as needed. Our clinics are open extended hours, allowing working individuals the ability to see a provider without missing work; again, cost management.



Wellness Programs Only Financially Help Those Involved

FALSE

Let's say that one company has an established wellness program, like that which Sterling offers, for their employees. By investing in their long-term health, this company has reduced the costs that these employees will accrue at local medical facilities, and the claim costs they would send to insurances. Are these employees the only ones that benefit financially from this program? No. Sterling argues that the entire community benefits.

These employees are still products of their environment. Many of these employees are married and have children. The families greatly benefit from the wellness program, as they will have less sickness annually. When more families are healthier, less illnesses are spread through schools, public facilities, and local businesses. These employees will also spend less money annually at local hospitals and specialty centers. In doing so, the cost for services that these locations will fluctuate to meet demand, helping the entire community.

An investment in employee health has a positive impact on the company and community as a whole

Word will spread quickly. Other business in the community will hear about the benefits of establishing a wellness program within their company. A common title for this type of reaction is the butterfly effect. An investment in employee health has a positive impact on the company and community as a whole. If you put good in, you get good out. By investing in a program like Sterling offers, your employees will be empowered to own and improve their health; being more productive, engaged, and happier at work.



Only Up-Front Costs Matter

FALSE

Expenses drive decisions for majority of people. Individuals put off seeing a healthcare provider due to high deductibles, copays, and coinsurances. Why do these individuals have high deductible healthcare insurance that requires higher copays and coinsurance? Simple, they choose an insurance based on a premium that they can afford. Employers are forced to push their employees to high deductible each year due to rising healthcare costs. Often, they combat this rate increase by implementing ineffective wellness programs as a supplement.

Sterling focuses on long-term, cumulative savings for your company

The problem with that trend, raising rates every year, is in addition to the rising healthcare costs, companies see a higher employee turnover, higher employee absenteeism, and lower productivity annually. Sterling redesigns the system. Not only do they offer fixed-rate, low cost healthcare, but Sterling can also help reduce insurance claims and premiums, saving the company money in the long run. Healthy employees are happy and productive employees.

Sterling focuses on the long-term cumulative savings instead of annual budgets. Annually, Sterling saves companies money. If over time, your company can continually save money doesn't the longevity of savings outweigh the upfront costs?



The Traditional Healthcare Model is the Most Efficient

FALSE

The traditional healthcare model is as such: expensive insurances, regulated access to clinics and providers, and catch-all assembly line treatment.

Insurance companies incentivize people to use certain clinics and providers by offering reduced rates. They do not take into account provider cost or quality. If people choose to see providers outside of their network, they are punished with higher rates and fees. These rates and fees are continuously increasing forcing more people to choose high deductible healthcare plans that are not financially conducive to proactive healthcare.

You're not a number, you're an individual

Healthcare shouldn't be so governing. If a patient wants to see the provider of their choice, and not pay ridiculous rates to do so, shouldn't that be their right? Sterling agrees with you. Our fixed rates provide employers and employees the assurance that they can see the providers as much as they need without repercussions.

Because healthcare is so regulated, and people are forced to see certain providers and clinics within their insurance network, these providers and clinics fall into an assembly line routine. They push patients through as quickly as possible, using basic symptoms to treat current issues, ignoring the overall longevity of the patients health. While in our clinic, you're not just a number, you're an individual with a unique situation that each of our providers strive to fully address.



A Providers Main Goal is Production

FALSE

Under the traditional method, providers are expected to see as many patients as possible each day; 21 or more in many locations. Rigid schedules are made and the provider spends less than 10 minutes with each patient. This is not enough time to establish relationships or treat underlying issues. Majority of patients leave these visits feeling that their needs were not met. Why are providers expected to see so many patients each day? In theory, if each provider sees more patients, less providers are needed and costs will drop. This is the myth.

If a provider is seeing as many patient as possible, are they truly giving those patient the care that they need? Though every appointment does not need to be long, some

We focus on long term health, not just managing symptoms

appointments require more time. With a production mindset, providers greet patients, ask for basic symptoms, and write a prescription. The patient will most likely return as their concerns were not met. This is a retroactive approach to medicine, and it is the real issue. Providers are forced into this routine by demanding, controlling insurance companies.

At Sterling, our approach is vastly different. We focus on long-term health and behaviors behind health management, instead of managing symptoms. When patients long term health is the focus, the amount of visits and overall time spent with each patient decreases over time, as that patient's health increases. Our walk-in clinics allow patients to see the providers when it is convenient for them, and also allows providers to delegate the necessary time to patients effectively. Our caring and professional providers go above and beyond for their patients to build lasting relationships focused on long-term health.



The Catch-All Remedy is Preventative Care

FALSE

Though preventative care is a huge part of maintaining a healthy lifestyle, it is not the catch-all solution. At least the traditional mold of preventative care is not. Annual physicals are commonly covered under most health insurance plans, but the amount of people that utilize this service is surprisingly low.

During a routine annual physical, a provider asks basic health questions and your health history for the last year. If you have an ongoing issue, they rewrite your same prescription. Year after year, nothing changes and your issues are managed, but not improved. You and the provider discuss options for you to improve your health, but no real plan is created to do so. If labs are needed, they are not typically covered, and your free physical just landed you a bill. No one follows up, and after a while you forget about your healthcare plan. An annual physical is classified as preventative care, but what is it preventing?

Instead of covering one visit a year, Sterling Memberships cover every visit. This way patients are not restricted to discussing their underlying health concerns, affordably, once a year. With the knowledge that they can see the provider at no cost, patients tackle their healthcare issues head on; proactively addressing preventative healthcare. Patients have low, fixed rates for additional services such as labs, x-rays, and prescriptions that give them the freedom to treat their concerns and stay within their budget.

Preventative medicine cannot be completed in a single, annual visit; it requires comprehensive care

Preventative healthcare cannot be completed in a single annual visit. It requires comprehensive care; with a relationship built on trust, empathy, and understanding; where the patient feels supported in their efforts to manage their health. Sterling Urgent Care understands this concept and builds it into their mission.