

HEALTH WEALTH CAREER

MERCER SURVEY OF ONSITE CLINICS

SURVEY RESULTS

January 2017



SURVEY OVERVIEW

- On November 21, 2016, Mercer released a survey directed to employers with onsite or near-site clinics offering primary care services. The survey focused on how employees are charged for clinic services, particularly when they are offered a high-deductible health plan that is eligible for a health savings account.
- 84 organizations responded during the three-week period that the survey was open.

16,000

**AVERAGE EMPLOYEE
HEADCOUNT**

(range: 544-240,000)

165

**AVERAGE NUMBER OF US
WORKSITES PER EMPLOYER**

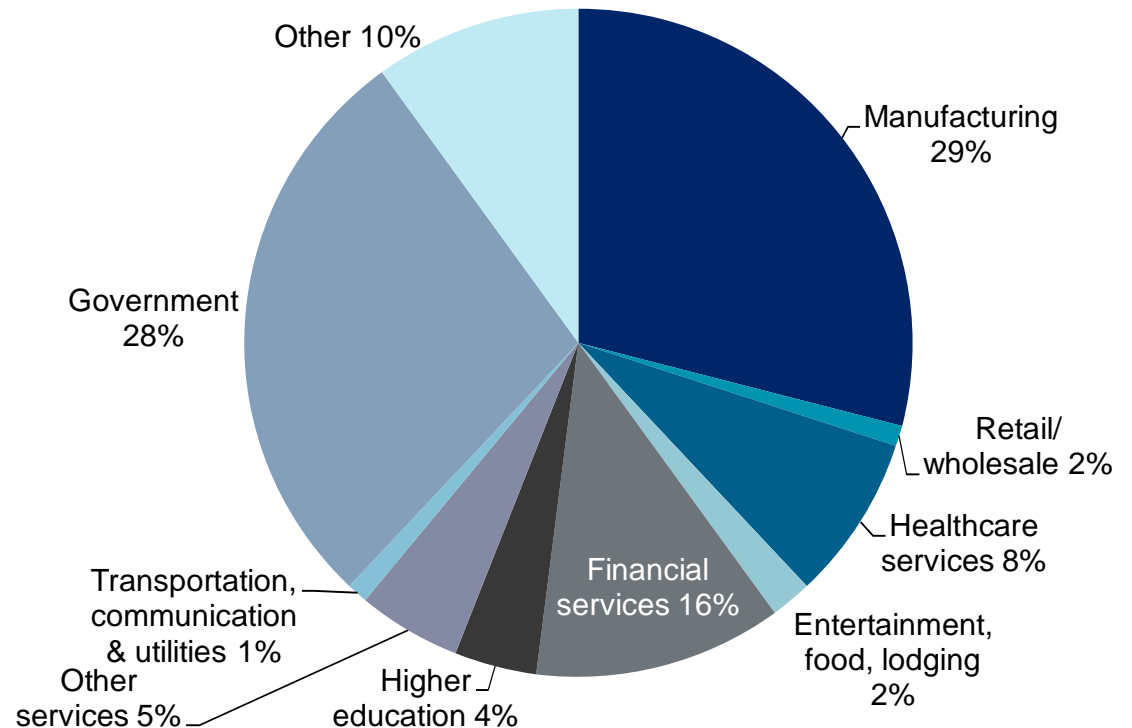
(range: 1-3,700)

3

**AVERAGE NUMBER OF
CLINICS PER EMPLOYER**

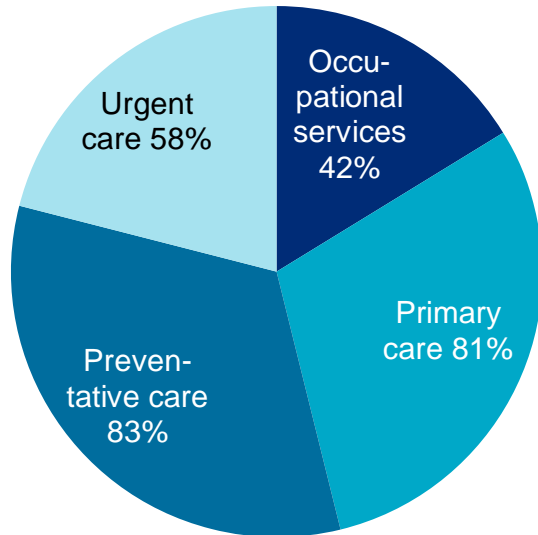
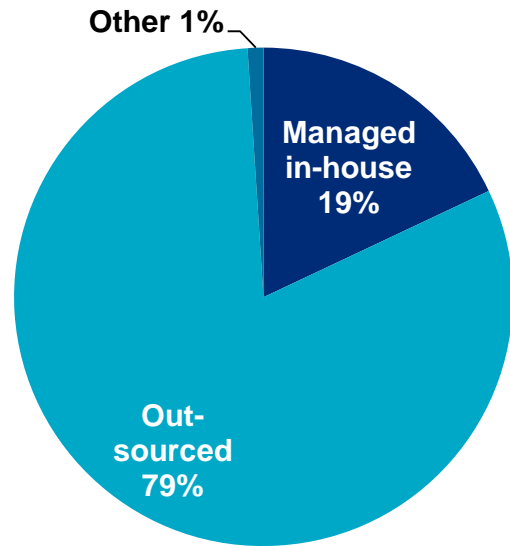
(only 10 respondents had 5+)

INDUSTRY DISTRIBUTION

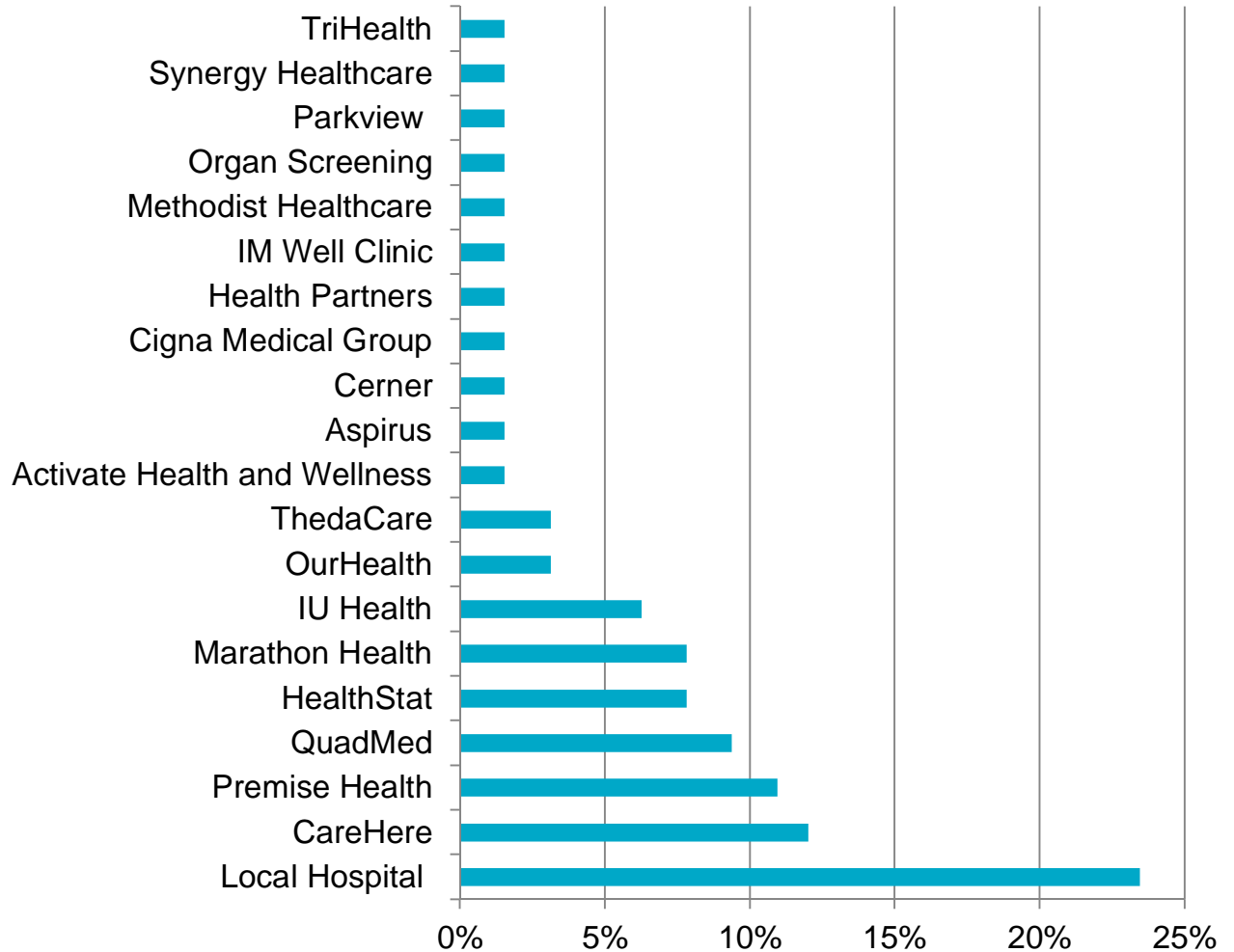


CLINIC MANAGEMENT AND SERVICES PROVIDED

ALL RESPONDENTS



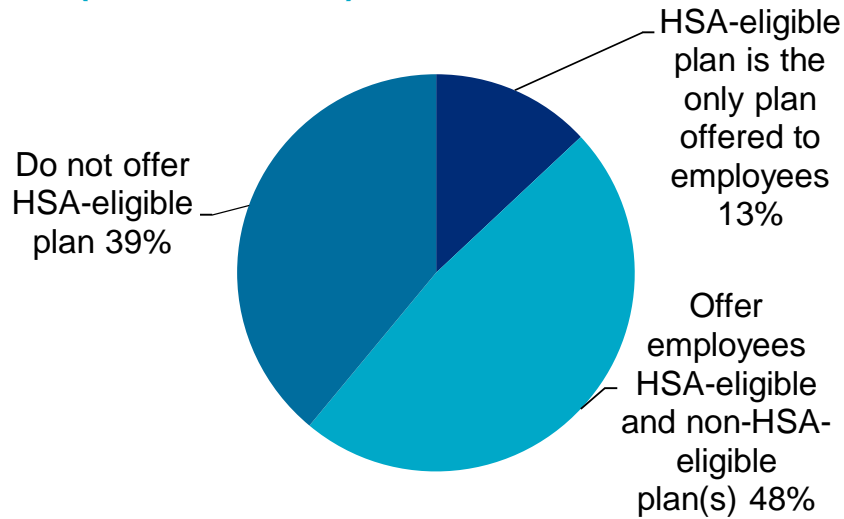
Leading clinic operator, among those that outsource



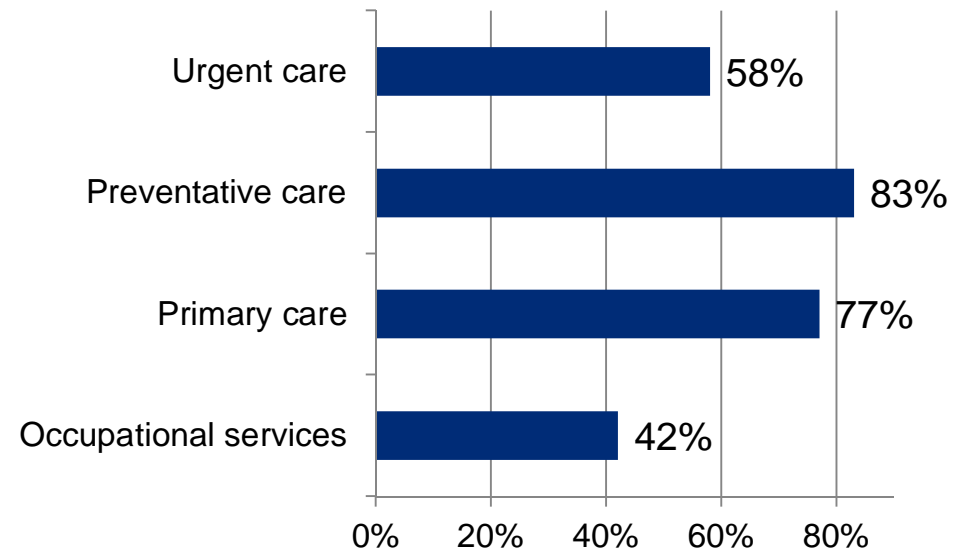
HSA PLANS

ALL RESPONDENTS

Offer an HSA-eligible medical plan (or will in 2017)



Services offered by respondents with HSA Plans



If both an HSA-eligible plan and a non-HSA-eligible plan are offered, do members of both plans pay the same amount for clinic services?

Yes, the same amount	64%
No, members in the HSA-eligible plan are generally charged more	33%
No, members in the HSA-eligible plan are generally charged less	2%

EMPLOYEES WHO WAIVE COVERAGE

ALL RESPONDENTS

Do employees who have waived medical coverage pay the same amount for clinic services?

Yes, the same amount	37%
No, waived employees are generally charged more	8%
No, waived employees are generally charged less	3%
NA -- Waived employees may not use the clinic	52%

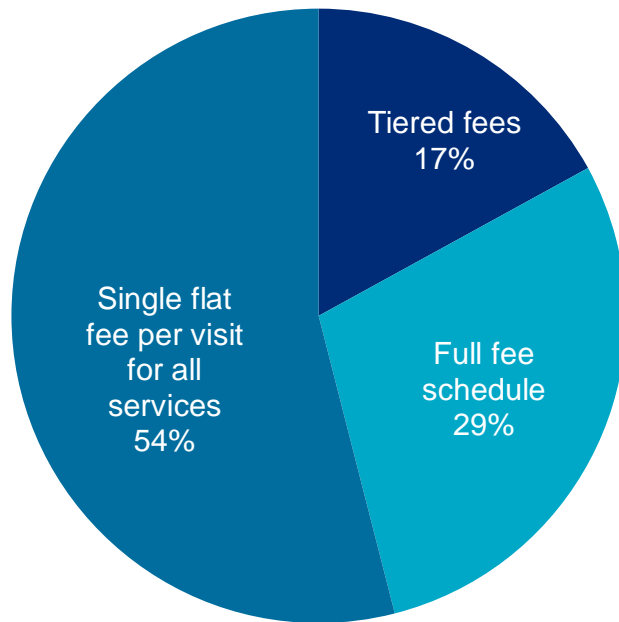
For waived employees who participate in an external HSA-eligible medical plan, does the clinic charge the member's medical carrier?

Yes	11%
No/NA	89%

FEES

AMONG RESPONDENTS OFFERING HSA PLANS

Fee structure among those who charge for clinic services



18%
DO NOT CHARGE FOR SERVICES
(of those who offer urgent and/or primary care)

\$33
AVERAGE FLAT FEE
(range: \$10-\$75)

2 - 5
NUMBER OF TIERS FOR THOSE HAVE TIERED FEES

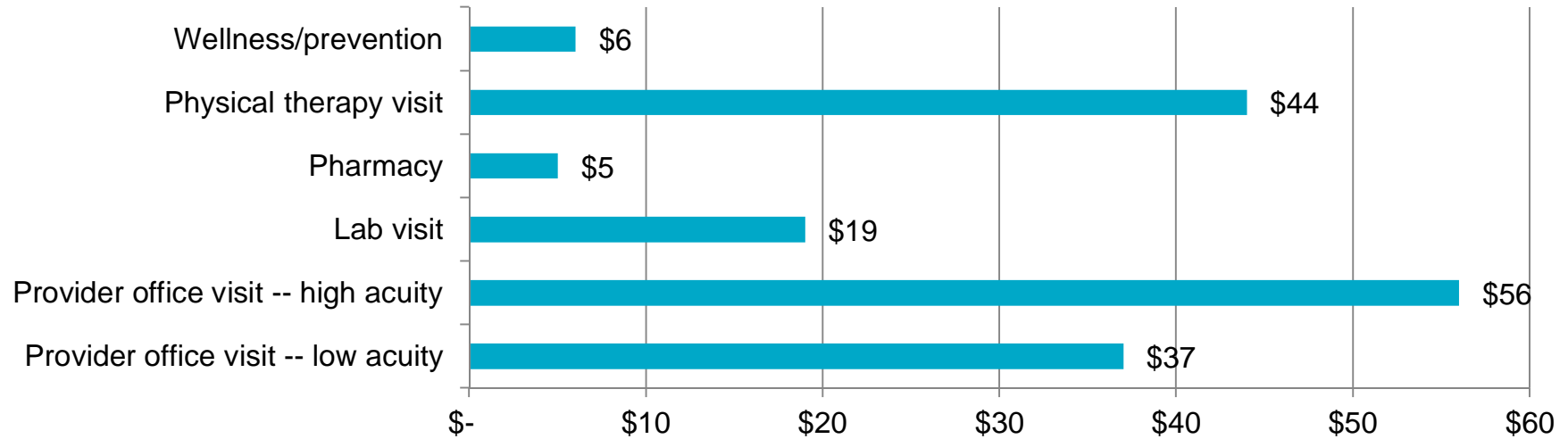
“TYPE OF SERVICE”
IS MOST OFTEN USED TO DETERMINE FEES

12%
VARY FEES BY LOCATION
(of those with clinics in different locations)

F E E S

AMONG RESPONDENTS OFFERING HSA PLANS (CONT.)

Average fees in clinics with full fee schedules



Benchmarks used to determine the fees

Medicare rates	17%
Medical carrier allowed fee schedule	32%
Medical carrier average paid amounts	22%
Clinic unit costs to deliver services	29%
Other	37%

BILLING

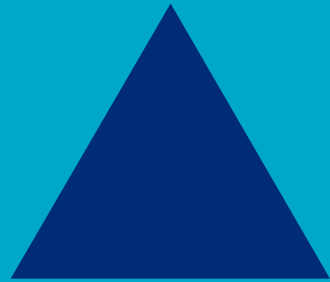
22% of respondents who charge for clinic services use a third-party billing service

- Clinic management companies (e.g. CareHere, Cigna, Ourhealth, Premise Health, QuadMed) provide these services most often
- Some companies also use carriers, local providers/health systems or EMR/PM vendors

How are members charged for clinic services?		→ Among respondents requiring payment at point of service, 22% use a point of sale system
Full payment at the point of service	54%	
Payroll deduction	8%	
Bill insurance carrier on behalf of patient	54%	

Payment methods accepted at point of sale	
Debit cards	82%
Credit cards	88%
HSA/FSA cards	76%
Cash	70%
Check	67%

APPENDIX



SURVEY QUESTIONS

Total number of employees in the U.S.

Total number of worksites in the U.S.

Number of clinics offered across all locations:

Number of employees with access to an onsite or near-site clinic

State with the highest percentage of employees

Primary industry

Do you offer employees an HSA-eligible medical plan (or will you in 2017)?

Which of the following services are provided by your onsite clinic? Check all that apply: occupational services, primary care, preventative care, urgent care

Is your clinic managed with in-house resources, or is it outsourced? If you outsource clinic operations, please specify the leading clinic operator.

How do you structure fees charged for services delivered at the clinic?

If you charge a single flat fee for all services, what is the amount?

If you charge tiered fees, how many tiers do you use?

How were the tiers determined? Check all that apply: level of provider, length of visit, type of service, other

Please indicate the tiered fee that would be charged for each level of provider: physician, mid-level, RN, physical therapist, other

Please indicate the tiered fee that would be charged for a visit of the length (in minutes): 5 minutes, 10, 15, 20, 25, 30, 30+

Please indicate the tiered fee that would be charged for each of the following types of service: provider office visit -- low acuity, provider office visit -- high acuity, lab visit, pharmacy, physical therapy visit, wellness/prevention

If you charge for services using a full fee schedule, please provide the fees charged for the following services: provider office visit -- low acuity, provider office visit -- high acuity, lab visit, pharmacy, physical therapy visit, wellness/prevention

Do you charge for visits after the member has met the deductible?

Which of the following benchmarks did you use to determine your charge amounts? Check all that apply: Medicare rates, medical carrier average paid amounts, clinic unit costs to deliver services, medical carrier allowed fee schedule, other

If you offer both an HSA-eligible plan and a non-HSA-eligible plan, do members of both plans...

Do employees who have waived medical coverage pay the same amount for clinic services?

For waived employees who participate in an external HSA-eligible medical plan, do you charge t...

How are members charged for clinic services? Check all that apply: full payment at the point of service, payroll deduction, bill insurance carrier on behalf of patient

Do you use a third-party billing service? If yes, please specify your primary third-party billing service provider below.

If you collect full payment at the point of service, do you use a point-of-sale system? If yes, please specify your primary point-of-sale provider below.

What payment method is accepted at point of sale? Check all that apply: debit cards, credit cards, HSA/FSA cards, cash, check

If you have clinics in different geographic locations, do fees vary across locations?

MAKE  **MERCER**
TOMORROW,
TODAY