



Welcome Fellow Physicians,

Physicians United is a collaborative group founded by doctors, for doctors. The goal is to return US doctors autonomy, flexibility, and control over the type and quality of care they provide. This group does NOT employ or manage physicians, rather it is a cooperative-style network of independent practices supporting each other and sharing costs. Practice medicine on your own terms, alongside like-minded colleagues.

On the platform that we have created, Healis Health, practices are virtual and patients may choose their physician based on specialty, state, availability, or personality fit. Patients are encouraged to choose monthly memberships to an individual practice. Specialists may choose to build a panel of patients needing chronic care, consult one-time for patients to bring that back to their PCP, or peer-to-peer consult with primary care doctors. The panel you build belongs to you.

Healis Health is no-insurance, private-pay only for the patient. We envision patients may use this as a primary-care or specialist-consult replacement for those without insurance or with high deductibles (like a DPC/direct care model), or it may function as an adjunct service for patients with broad insurance coverage to obtain second opinions or quicker specialty access.

There is no cost for physicians to join, and you should have everything you need to get your practice started. Physicians United pays our network's overhead by every doc putting 25% into the pool. 75% of earnings are retained by the physician (usually physicians receive 20-40%).

- Secure EMR (HIPAA compliant), E-prescribing and Lab ordering
- Payment collection/direct deposit into doctors' accounts
- Malpractice Insurance (group coverage)
- Legal advice and contracts
- Website and Marketing

Physicians set their prices at-will but above the threshold of \$75/mo or one-time consult and \$588/year. Transparency for doctors is complete since this is the physician's own practice, and they are simply retaining Physicians United/Healis Health to network and share the costs.

A physician collaboration has the potential to create a health ecosystem unencumbered by middlemen and corporate interests, which returns the patient-physician relationship to the center. It can provide affordable care for millions of un- or under-insured patients and improve accessibility and quality for all. Facilitating physician autonomy and the ability to decide what is best for patients will address deep causes of physician burnout and provide flexible re-entry for physicians who may be considering leaving the workforce due to work conditions. Creating a like-minded physician community fosters connection, opportunity to share resources and best practice, the power to reclaim and improve our profession.

I look forward to moving forward together in this effort.

**Rachel M. Roth**

Founder and CEO

Healis Health / Physicians United



## Frequently Asked Questions

### Overview

#### *What does Healis Health provide?*

HH provides the practice structure and support/referral network for you to run your own telemedicine practice. This will include: EMR, payment collection, malpractice insurance, website and marketing, legal set-up and required patient contracts, and most importantly, a network of physicians for referrals, cross coverage, discussion, and support, etc.

#### *Is there a fee to join?*

Not currently. All fees to cover overhead come out of actual earnings.

In the future, a small, symbolic fee (eg \$150) may be charged for joining to ensure the seriousness of the physicians joining.

#### *Can this be done “on the side” of my regular job?*

Yes absolutely if your regular job allows it. You will be insured separately for this, so you can assure your work about that. It will likely start off as a part-time job until you grow it into a fuller practice.

#### *Who may join Physicians United/Healis Health?*

- US licensed and board-certified, with a US bank account for direct deposit
- Licensing must be up to date, on the responsibility of the physician
- No malpractice suits active or for the past 5 years
- Clear background check
- Physicians may live anywhere in the world.

### Autonomy

#### *What hours must I commit?*

You set your schedule and you control it (can block out or add hours as desired) directly through the EMR scheduling tool. Please be prepared to be available a minimum of 2 hours every 2 days on average to give your patients reasonable access and response time.

#### *Can I practice overseas?*

You may see US patients while living abroad. Let us know if you are moving internationally to update the insurance record. You will need to maintain a US bank account for direct deposits. You are not covered to see patients living outside of the US at this time, as these patients are subject to the law of the country in which they reside. You may give advice to a patient who is travelling abroad as a one off for continuity of care, but you cannot prescribe to that country and it cannot be a regular service.

#### *Can I subcontract my work on Healis Health to a non-physician*

No. If you need cross-coverage or wish to partner with someone to handle your synchronous or asynchronous work, or to extend hours or services, we welcome you to partner with a Physician to do so.



*How are nights and weekends or vacation times covered?*

Healis Health provides the contact information of the doctors in the group to find cross-coverage but you set this up yourselves. Nights and weekend coverage is not required – you can simply instruct your patients where they would go in an emergency at that time. Or you can have them write you if they need something and you can call them if needed. This is up to the individual physician and the practice they wish to create.

For true vacations where you are out of contact > 3 days you will need to partner with a doctor in your state to cover vacations longer than three days so that you can come home to a manageable workload. You can find other docs in your state on the PhysU list. They will do the basics and anything new or complex they will defer until your return. The rate for coverage is set at the hiring practice's PhysU income for the month prorated x number of days covered. Payment transfer will be arranged directly between the two parties and will not involve Healis Health.

*Should I expand my number of licenses?*

Healis Health transparently shares the list of docs, number of licenses and presence that HH has in each state, and ultimately we will share demand/wait times/etc to help you make the most informed decision about if and where to pick up licenses. This will be continuously updated. The interstate licensing compact makes it easier for docs to expand their licensing if in those states but requires fees in each state, so you can decide which states are worth keeping depending on your panel and future plans. We are developing a system of alerting docs when their licenses are coming up on expiration.

*Can we maintain our own website then link into Healis Health?*

Yes! We encourage it. Please use all creativity and resources to build your own practice. We will give you the resources to cross-link to our site.

*Can I prescribe anything?*

There are legal limits on controlled substances currently as well as non-FDA approved substances. Please ask specifically regarding anything you wish to prescribe that might fall in a grey area.

Payment

*How much will I get paid?*

You set your own fees and structure. Your take-home after all expenses is 75%. You choose patient membership prices, special family rates, monthly or yearly sign-ups, one-time consults, and you will set them on your own dashboard. Healis Health requires you to charge a minimum of \$75 (\$56 to physician after expenses) for monthly membership or single consults, and \$588 (\$441 to physicians) for yearly membership. This is to ensure we are not undercutting or devaluing our services. Peer to peer consults are set at \$65 (\$49 to physician) at this time. You may notice on the website, the price is listed at \$49 – this is the \$588 annual minimum divided by 12 months – it's the absolute lowest rate someone can get from any physician on the site.

*How will I get paid?*

Monthly your patient payments will be direct-deposited into your account. Everything you make will be always fully transparent to you down to the transaction. Payment will be monthly into your account by direct deposit. You are not an employee but rather a sole proprietor of your practice who is retaining Healis Health for your practice.



*Can I provide charity care?*

Yes. If you wish to cancel a charge or provide sliding scale for a patient in your practice, you may, and Healis Health will back you (take the overhead cut). Complete charity or sliding scale practices are not permitted at this time, they may comprise up to 50% of your panel. There may be exceptional circumstances in which this requirement is waived.

*Can I accept insurance?*

Not for patients seen under the umbrella of Healis Health. All patient care within HH is direct care at this time. In other positions/practices, of course.

*Can I see Medicare patients? Do I need to opt-out of Medicare?*

Generally no and no. This group was not organized around the requirements of Medicare because that immediately places the physician in the position of being required to know and comply with external stipulations that are not physician- nor patient-centered. These stipulations may include but are not limited to the following Medicare rules: Doctors are (may be) required to live in the US and not abroad; doctors are (may be) required to pay a flat rate (rather than simply a %-age) to HH for telemedicine services, which may take more from doctors depending on the size of their panel; doctors are (may be) required to offer services that ARE NOT covered by medicare, eg 24/7 accessibility; doctors are required to stay abreast of changes made to medicare law than may affect their practice.

Due to these complications and non-physician orientation, HH has not organized to accommodate medicare. This said, there are doctors who work in geriatrics or are committed to serving Medicare populations whom we wish to support. Seeing Medicare patients within HH can be done in one of the following ways:

(1) Opt-out of Medicare. In doing so, all of the Medicare stipulations listed above fall away and you have practice freedom. However this means you cannot bill Medicare in any position you hold. For docs living internationally or for whom this is their sole practice, this may be an acceptable solution, but for others it may be problematic.

(2) Choose the Medicare-inclusive alternative practice structure in HH. Instead of the 25% overhead (which was structured to allow small practices to start up painlessly and big practices help to support the effort and their colleagues) we will have a tiered practice structure in the following way:

1. No patients yet - \$0
2. Early practice: 1 – 10 patient monthly membership: \$99/mo
3. Growing practice: 10 – 50 patient monthly: \$450/mo
4. Above 50 patients monthly – to be discussed HH. This discussion will be transparent and shared with all physicians. We simply cannot project that far ahead yet. Please recall that unlike in a traditional corporation, your contribution goes toward keeping this group alive and providing malpractice insurance, tail, legal set-up, platform development, marketing, and all of the pieces we need to compete with corporations. We thank you in advance for supporting our collective efforts.

Medicaid patients are an issue in some states. In general, unless a patient tells you that they have Medicaid, you are not required to screen for that. If they do tell you that they have Medicaid, please let Healis Health know the state that the patient is in and our legal counsel will let us know if there is anything we need to do for that particular patient.



*How do we verify if the patient is being truthful about their location, coverage, etc?*

It is not required to verify their state, we can trust their statement just as we trust their discussion of medical history etc. Prescriptions will be sent to a pharmacy in their state. As a one-off for patient care and continuity, you may send a script to another state in which they are temporarily located. If they move locations however, you must advise them to transfer care to a doctor licensed in their new state of residence.

*How can patients see or request their records?*

Importantly, in the interest of complete transparency, all patient records will be visible to the patient as soon as they are completed. Please chart knowing your patient will read it! If there is concern for patient privacy (adolescents, psych, VIP, etc), you may contact the EMR Elation and they will direct you how to lock the record. Then it will require release in the future. At this moment, this feature is still in development.

#### Insurance

*Is malpractice covered, and is there a tail?*

Yes. We have a claims-made policy for all doctors providing telemedicine through Healis Health. There is a tail for the entire group and the individual physician does not need to worry about their own tail coverage, the group covers it.

There may be an option to extend coverage on an individual basis to include an in-person practice if under Healis Health. Please talk to us directly if you wish to extend the policy to a brick and mortar practice and we will run it by the insurance company.

#### EMR

*Will I have access to an EMR?*

Yes. You will have your own sign-in to a full and customizable EMR through Elation as this is your own practice. You will have access to all patient information, network/referring doctors, e-prescribing, forms and templates, integrated video, etc. Only patients from your practice are listed, however you do have the ability to search other individual patients not in your practice for purposes of consultation only.

*Can I use the EMR for my private practice patients?*

Healis Health pays for every patient chart that you open in the EMR, so only patients seen through Healis Health may be charted in the EMR. Many docs understandably want to use this EMR for their private practice, and that makes sense from a referral perspective as well.

You may choose to simply sign up your private practice patients through the Healis Health site (direct them choose your practice on the website by name), after which time you can see them by telemedicine or in person, and chart in this EMR.

*How do I order labs/imaging/meds?*

Everything can be ordered through the EMR. Labs will integrate and results returned to you there directly. Patients' labs will be drawn at the Labcorps facility and will be available to our patients for reduced cost. Imaging is more variable, it may integrate or patients may need to share their report. Patients will be directed to ask for "cash price" so they are given lowest possible rates. Medications are e-prescribed to the patient's pharmacy.



## Referrals

### *How are patients referred to me?*

Just as in physical practice, your referral pools can be through the Healis Health network, community word of mouth, and self-referral of patients who find you online. We encourage you to personally pursue these routes in whatever way you choose (online presence, spreading the word in the community, etc.) to expand your practice. Our grassroots efforts will be an incredible asset for all of us to build this together.

### *Can I opt for peer-to-peer consult only (for example) to start with and then build later?*

Yes. You choose your offerings and price points and can change them at any time. If you expect to work in any capacity with Healis Health, be sure you are signed up for insurance which will lead to credentialing and onboarding.

### *How can procedures be done?*

This has been challenging to work out. We have a few options, but this is one of the few things we do not have securely in place yet. Options currently include: 1. Refer to local physician – may be able to work out a cash-pay rate for your patient's benefit. 2. Network partnerships with brick-and-mortar DPCs perhaps through Brick, which will allow our patients to be seen for procedures at a set price. 3. Healis Health can establish its own centers to perform frequently requested procedures, but this is a second-phase option. For now, we are relying on a grassroots effort to build referral pathways.

### *I am an Emergency, Critical Care, OB, etc. doctor, is there a place for me in this network?*

Yes, absolutely. We are innovating something here, so we may need to be a bit creative about your roles, but there are models for all specialties working by telemedicine. Examples some docs have raised or done include: Critical care – helping patient families understand and navigate loved ones stay in the ICU / patient advocate, Emergency Med – cross-coverage/urgent care, saving patient a trip to the hospital (eg COVID monitoring, fall or concussion, obs for gastro), etc. Please get involved and lead the innovation!

### *How can we compete with the big telemedicine providers? How do we distinguish ourselves?*

Important question, and one of the most complicated parts of this endeavor. You are right that patients are accustomed to paying little to get quick, cheap, lesser care. They shop for healthcare based on how quickly they can solve their current problem and are often not health literate enough to discern the quality of care they are receiving. It's a challenge.

### *What we are offering to patients differs from anything else on the market:*

- Access to primary AND specialty care, eliminating long waits, financial, and geographic barriers.
- A one-stop shop for their regular medical needs. No need to get psych care here and OCPs there. Get broad-spectrum of care and continuity.
- Affordable direct-pay and price transparency throughout their experience. Not the cheapest service but may save them in the long run by being comprehensive.



*What other rules/requirements should I be aware of?*

**Patient Access:**

- Care may be delivered by video, phone, or SMS/secure EMR messaging
- First / intake visit with a patient must always be by video, per state law
- Physicians will make time available for patient care with HH (both synchronous and asynchronous) at least every 48 hours.
- If unavailable for >3 days, physician will obtain coverage by a physician at the rate of: (panel income for the month / days) \* # days covered. Arrangements for payment will be done privately between colleagues.
- ALL notes will be made available for patient viewing/download immediately; please chart accordingly

**Professionalism:**

- Physicians must practice medicine consistent with community standards
- Physicians must practice medicine within the scope of their expertise
- Physicians must work directly with their patients; no non-physicians may be involved in patient care.
- Physicians must always be courteous, use appropriate language, dress professionally, and be in a private space for clinical encounters.
- Complaints by patients to HH will be shared and jointly addressed.
- Healis Health reserves the right to put a practice on hold in the event of a serious complaint/allegation until such charges are investigated by the board.