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Local In-Depth: Employee clinics

Health-care clinics for government workers may save time, money

\$1.5M: Port St. Lucie's net savings during the first 18 months

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March 15, 2009

Florida school districts, faced with crushing health-care costs, are ready to try a new course of treatment for their employees: bringing in their own doctors and opening their own primary-care clinics.

Government agencies statewide are considering doing the same.

City officials in Port St. Lucie were the first to open an employee clinic in 2007 — a refurbished house a short walk from City Hall. The visits are free and so quick that employees are allowed to go while they're on the clock.

Even better, the city has seen a \$1.5million net savings in less than two years, said Human Resources Director Tamara Williamson. It's saving money mostly because fewer employees are visiting private doctors, who are more expensive.

The news of Port St. Lucie's initial success has spread, prompting cities, counties and school districts to research the issue.

Who is trying this approach in Central Florida?

Ocoee, Apopka and Palm Bay launched clinics last year. Most of the area's seven school districts have been researching the idea, along with Winter Park and Sanford, and Orange and Seminole counties.

What is involved?

Individual governments decide on the specifics of their programs. But the most common model in Central



Florida would work like this:

Employees who have health insurance through their employer would get free clinic visits and prescriptions. So would any dependents included on the employees' insurance plan.

Employees would sign up for a 20-minute time slot with the clinic doctor and drop by when their appointment is scheduled. In places where the plan already is in place, officials say patients are in and out of the doctor's office in half an hour to an hour.

The benefits

Employers love it because they can save money and employees don't have to take a half day off work to see a doctor. City officials in Ocoee, which has about 300 employees, said they have saved a net \$350,000 since their clinic opened almost a year ago. Employees like the idea of fast, free medical care and the chance to spend a full 20 minutes with a doctor.

The effect on benefits

Employees may not see any changes to their benefit plans. They can still see their regular primary-care physicians, specialists and other medical professionals as usual. They never have to use the clinic. It's simply an option.

What if I get seriously ill and need hospitalization?

Public agencies still cover hospital stays and other critical-care services through the employee's health-insurance plan.

How can the clinic doctor help me?

Employees using the clinics in Central Florida go in for any treatment they would seek from their regular primary-care physician — for sore throat or sprained ankle or chronic illness such as diabetes — as well as services such as blood tests and X-rays, which are not available in many primary-care doctors' offices. Clinics also have pharmacies.

How can an employer give something

for free and still save money?

Port St. Lucie pays about \$60 to \$80 per visit when employees see a private doctor covered under their health-insurance plans. When a worker uses the clinic, where a physician can see at least three patients per hour, the city pays about \$25 to \$30 per visit, Williamson said.

The clinics also save money because employees are less likely to see specialists and visit emergency rooms, said Ray Tomlinson, president of Crowne Consulting Group, which helps coordinate employer clinics.

Employers can also cut costs by doing pre-employment screenings and annual physicals through the clinic instead of contracting with a private medical group and by buying prescription drugs at wholesale prices.

What are the risks?

An agency could be liable if something goes wrong at the clinic. But for the most part, governments contract with a private group to oversee the clinic's day-to-day operations and hire the doctor and staff. Typically, none of the people working in the clinic are employees of the city or government agency. Often, these private managers acquire insurance to limit the risk to employers.

The main drawback is that employee clinics are a relatively new concept among government agencies in Florida, said Paul Fronstin, a director with the nonprofit Employee Benefit Research Institute in Washington. That means there's little data to study or proof of long-term cost effectiveness, he said.

Port St. Lucie officials are still thrilled with their clinic, but they had to hire a new company to oversee the clinic after a year, Tamara Williamson said, because the first company didn't communicate well with the city and there were efficiency issues.

If this is such a great idea, why isn't everyone doing it?

Private companies have used work-site clinics for years, but public entities are usually much slower to make such changes, Fronstin said. Officials throughout the region said they have been waiting to see how the project worked out in Ocoee, Palm Bay and Port St. Lucie.

"We're sort of allowing other folks to perfect it before we jump into it," said Mark Butler, assistant to the city manager in Altamonte Springs.

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