



## FREQUENTLY ASKED QUESTIONS

### PPC PDX Cooperative

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[pdx.patientphysiciancoop.com](http://pdx.patientphysiciancoop.com)

### ● What is the PPC? ●

Patient Physician Cooperatives (PPC) was established in 2005 as an organization of patients, physicians and member representatives, with two clinics in Houston, TX. Since then, the organization has grown to more than 40 clinics which are geographically dispersed throughout the Houston area.

In October 2009, Dr Sam Bowen in Hickory, NC, developed Apollo Healthcare Cooperative after the PPC Houston model. Membership has grown to over 600 patients.

In 2011 PPC of Portland was formed by PDX citizens and volunteers interested in making a positive impact on the health status of the uninsured in Oregon. PPC of Portland is a non-profit Oregon Cooperative that is managed locally. Monthly meetings are open to ALL members & interested parties. See our website at [pdx.patientphysiciancoop.com](http://pdx.patientphysiciancoop.com) for the latest info & meeting times, and join the Portland effort!

### ● How is the PPC different from insurance? ●

Patient/Physician Cooperatives (PPC) is not an insurance product or a discount program; it is a group of physicians, health practitioners and patients working together to provide access to affordable, basic health care and improve the overall health and welfare of the community. Contracts for medical services are made directly between the patient and physician members. By removing the need for third party reimbursement, we have effectively eliminated the red-tape that acts as a barrier to providing patients with high quality care. And unlike most insurance companies, PPC has no exclusions for age, income, or pre-existing conditions.

### ● What services do you offer? ●

The PPC provides a variety of health care services for an affordable monthly fee.

Our basic membership, **Plan A**, includes a prescription drug discount card ( good at over 60,000 pharmacies nationwide ), patient advocacy services, and access to our full provider network at contracted PPC rates ( see website for details ). Through our partnership with Nationwide Benefits you also enjoy typical savings of 10% to 85% on healthcare or everyday expenses for you and your family.

For those members who want a more personal level of care, our **Plan B** offers members all the benefits of Plan A, PLUS 1 or more Primary Care Providers. An affordable monthly fee gets you a number of no-copay visits per year (rates vary based on selected provider). Primary Care services are provided on a 12 month contract DIRECTLY with your selected provider. See our website for terms & conditions. [pdx.patientphysiciancoop.com/primary-care-directory](http://pdx.patientphysiciancoop.com/primary-care-directory)

**Plan A:** basic membership – \$30 / month\*

**Plan B:** basic membership + Primary Care Provider services – \$30 / month\* + \$39 / month average ( actual rates based on selected provider ) = **\$69 / month average**

*\*All new memberships include a one-time enrollment fee of \$20*

### ● What is primary care? ●

One focus of the PPC is continuity of care. We encourage our members to develop real relationships with their providers. This allows members to seek out healthcare before their issues become critical. Your Primary Care Provider offers services such as annual exams, general health & wellness, & management of chronic conditions.

## ● What types of providers do you have? ●

The PPC provides members with access to a wide variety of services, from primary care to licensed specialists & wellness affiliates. Our Primary Care Providers specialize in traditional western medicine, integrative, alternative & holistic care ( including MDs, Naturopathy, Chiropractics, Acupuncture & more! ). We also have specialists such as dental, vision, mental health & women's health/midwives.

Like your existing provider? Don't see the type of provider you're looking for? Tell us about it! Help us help you. Contact our Provider Services Representative, Lisa Bakke, at **503-888-9397** or **lbakke@ppcpdxcoop.org** and start recruiting!

## ● Do I need to pick a provider? ●

No! Many members choose to remain at the Plan A level. You still have access to our entire network of Providers at discounted rates. And, if you happen to find a provider that you like, you can sign up for Primary Care Services right there in the clinic!

## ● What is patient advocacy? ●

One of the basic benefits of PPC Membership is patient advocacy. In the event of an emergency room visit or hospital stay PPC will act as your mediary and negotiate with you and for you, after the fact, to bring down the bill to medicare equivalent rates.

Also in the event of a hospital stay the Co-op will make sure that all doctors and specialists involved in your care are sharing the same information and that your needs and wants are being represented. This is especially important because when you are ill, you may not be in a condition to do so for yourself. PPC has experienced advocates to help you with these matters so that you can concentrate on recovery.

## ● What are my membership fees used for? ●

Basic membership fees go to support patient advocacy services, maintain our provider network, hold informational meetings, etc. However, your Plan B, Primary Care, membership fees go directly to your provider!

## ● What about critical care/insurance? ●

PPC's main focus is Primary Care. In the unfortunate event of an accident or critical illness, we will put our advocacy services to work for you! And while we don't offer critical care services directly, we work with multiple agents that can help you find affordable critical care policies that can supplement the PPC's Primary Care services.

## ● Do you provide labs & imaging? ●

We are currently building our network to include all the services needed for optimal health coverage. PPC has contracted with a number of local lab & imaging companies to provide services at special discount rates. Discounts currently offered include: labs, ultrasound, EKG, mobile diagnostics & home sleep apnea tests. If you need any of these services they can be ordered by your provider.

## ● What if I need a specialist? ●

The PPC has an excellent group of specialists for in-network referrals, and we're constantly expanding. You can see any of our provider members for discounted drop-in rates. If you need to see a specialist outside of our network, our patient advocates will work with you to bring your costs down to medicare rates.

## ● What's this I hear about business affiliates? ●

Yes! We have partnered with a fantastic collection of like-minded local businesses here in Portland. In addition to supporting the PPC, they're offering special discounts on products & services exclusively for PPC Members!

## ● That sounds great! How do I sign up? ●

Visit our website to apply on-line RIGHT NOW! Or contact Member Services at 971-313-8354 or e-mail [membership@ppcpdxcoop.org](mailto:membership@ppcpdxcoop.org) for more information.