The traditional approach to primary care is having a doctor who sees patients each day and then bills the insurance company for medical services. However, two new health care models are gaining in popularity: Concierge Medicine and Direct Primary Care (DPC).

**What are the benefits?**

For a set membership fee, both models provide direct access to a primary care doctor. Patients claim one of the most valuable benefits is the personalized care they receive including:

- being able to reach their doctor around the clock by email, text, or phone;
- having a doctor who knows them and their medical history;
- getting same-day appointments when they are sick.

People with chronic medical conditions can also benefit. The fees cover unlimited visits with their primary care doctor resulting in extra care and monitoring needed. Better managing chronic illness helps to minimize costly health complications down the road.

**What services are included?**

Other than basic medical care, the additional services offered at each practice can vary. The more services that are offered, the higher the membership fee. General medical services such as prevention screenings, wellness visits, diagnostic tests, and minor urgent care, such as stitches or treatment for a sore throat are usually included. Some practices have on site dispensaries where you can purchase your prescriptions at a reduced cost.

Direct Primary Care practices rely on fees from their patients and typically do not accept insurance or Medicare. Concierge practices, in addition to charging membership fees, usually accept coverage from insurance plans and government programs. Because of the administrative costs associated with filing claims, their fees tend to be higher.

According to Medicare.gov, doctors who provide concierge care must still follow all Medicare rules. Doctors who accept Assignment can’t charge extra for Medicare-covered services, meaning the membership fee can’t include items Medicare covers.1

**Not a replacement for your health insurance or Medicare**

Most important, this is not a replacement for your health insurance. You’ll still need some type of insurance to cover emergency room care, visits to specialists, hospitalization, surgery, treatments and catastrophic care. Your Kemper Health agent can help you look at your options.

**Do your research!**

Before you sign up, do your research. Every practice is different. Be sure you know exactly what services will be covered for your monthly fee.

**SOME RESOURCES TO SEARCH FOR A PROVIDER:**

Direct Primary Care: dpcares.com/
DPC Frontier: dpcfrontier.com
MyDPC: mydpc.com/dpc-directory
MDVIP: mdvip.com/physicians-directory

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1 Medicare.gov, Your Medicare Coverage-Concierge Care

Sources: American Academy of Family Physicians (AAFP), aafp.org: Direct Primary Care-Delivering Exceptional Care. On Your Terms.
Consumer Reports, consumerreports.org, September 2018, Tracy Anderman: Pros and Cons of Concierge Medical Care
Elation Health, elationhealth.com, July 2017, Greg Miller: Concierge Medicine vs. Direct Primary Care
DPC Nation, dpcnation.org: What is direct primary care?
You're trying to be good and eat healthy but you really, really want something more interesting than those greens you've been nibbling on.

How about a salad pizza?

In a nod to compromise – though many will claim it’s no compromise at all, just deliciousness – the salad pizza has come onto the scene the past few years. It’s probably not all that healthy, but it does allow you to say you ate your greens.

And no, this is not pizza with a side salad. It’s salad pizza. Salad pizzas are exactly what they sound like: you start with a thin crust, often flatbread, and add toppings. Many people start off with sauce and cheese and then add any number of other ingredients like pepperoni, salami, cheese, the works.

Others add their salad greens and vegetables to the popular cauliflower crust, and many simply toss a salad and load it straight onto the pizza crust, sans sauce and cheese. Balsamic vinegar, Italian dressing and the like make for tasty variations.

Like traditional pizza, or salad itself, the possibilities are endless. A chicken Caesar pizza sounds delicious and requires a fork and a knife, while an arugula and fig variation can be accomplished on flatbread and eaten with your hands.

Foods with a very long shelf-life

• White Rice: In an air-tight container in temperatures below 40 degrees, it lasts up to 30 years.

• Honey: With an airtight seal, honey can last decades, if not centuries.

• Soy Sauce: When sealed, it lasts for years.

• Sugar: In airtight containers, it can last decades.

• Dried Beans: Shelf-life 30 years.

• Authentic, pure maple syrup: With proper seal, it can last for decades, if not hundreds of years.
Minimizing knee pain without medication

Knees take much abuse as a person ages, and it is common for many people to experience pain due to arthritis, injury, and repetitive stress. According to Arthritis Foundation, the lifetime risk of a person developing osteoarthritis in the knees is about 45 percent, and this number has been increasing during the past few decades due to an aging population and growing problems with obesity.

Although somewhat counter-intuitive, deliberate exercise is one of the best ways to improve the pain associated with osteoarthritis in the knees provided that certain conditions are met.

- There should be a focus on creating a full range of motion through flexibility movements and warming up with these basics lubricates the joints and prepares them for more work.
- Strength training or even aquatic-based training will provide resistance that builds muscles that support and protect the joints.
- Also, walking is easy on the joints and improves circulation.

Did you know?

Every pound of excess weight exerts about 4 pounds of extra pressure on the knees. A person who is 10 pounds overweight has 40 pounds of extra pressure on their knees.

- Avoiding hard impacts on the knees, such as those found during games of basketball or running on hard concrete, will also prevent causing further damage during productive exercise.

An added bonus: performing these activities will also help decrease body fat, a primary source of pressure on the knee joints, compounding the benefits that the exercise is already providing.

Check with your doctor before starting a new exercise routine. Start slowly and build up to higher intensities. Focusing on low-impact activities such as swimming or walking provides maximum benefit with minimal downside.

Source: Arthritis Foundation; arthritis.org
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In This Issue:

- Concierge medicine and direct primary care
- Salad pizza: It’s what’s for dinner
- Foods with a very long shelf life
- Minimizing knee pain without medication
- Crossword puzzle
- Customer Service Center

Customer Service Center

Kemper Health’s Customer Service Department, based in Oklahoma City, solves problems every day for customers across the United States. If you have a question about a claim, premium payment or your policy, please give one of our Customer Service Representatives a call. They’ll give you the personal attention you deserve.

Change of Address? New Phone Number? Please let us know!

To better serve you as a policyholder, we must keep your current address and phone number in our records. If you have moved or changed phone numbers recently, please call our Customer Service toll-free line at 800.654.9106. You may also email us at KemperHealthCS@kemper.com. To ensure that we update your records correctly, please include your policy number(s).

If you change addresses in the future, you will also need to fill out a Change of Address card at your local United States postal facility. Before submitting your Change of Address card, please discuss your planned change with a U.S. Postal Clerk and have them examine your change on your card to make sure it is correct. This will ensure your mail is forwarded to your new address.

Health Notes

for a healthier life

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