

How Direct Primary Care Can Help Colorado Employers

An Affordable Health Benefit for Businesses of All Sizes

What is Direct Primary Care (DPC)?

Direct Primary Care (DPC) offers unlimited primary care—check-ups, preventive care, chronic disease management, and minor procedures—for a flat monthly fee, typically \$50–\$150 per employee. By bypassing traditional insurance, DPC eliminates copays and deductibles, delivering:

- **Predictable Costs:** Fixed fees simplify budgeting for businesses of any size.
- **Healthier Employees:** Unlimited access encourages early intervention, reducing absenteeism.
- **Enhanced Retention:** Employees value personalized care, boosting satisfaction. For a Colorado business with 10 or 100 employees, DPC can save thousands annually by reducing costly emergency room visits and hospitalizations, making it a smart, scalable benefit.

Cost Savings Backed by Research

A **2020 Society of Actuaries (SOA)** study highlights DPC's cost-saving potential compared to traditional healthcare models:

- 12.78% reduction in inpatient costs through proactive chronic care management.
- 49.81% reduction in outpatient emergency department costs by prioritizing timely primary care.
- 28.05% reduction in other outpatient costs by minimizing unnecessary specialist referrals.
- Total savings: Up to 20% on overall healthcare expenses.
- Access the full study: [SOA DPC Study](#).

DPC for Employers with 50+ Employees

Colorado employers with 50 or more full-time equivalent (FTE) employees are subject to the Affordable Care Act (ACA) employer mandate, requiring affordable, Minimum Essential Coverage (MEC) for 95% of employees. DPC helps by:

- **Meeting ACA Requirements:** Pair DPC with a high-deductible health plan (HDHP) to satisfy affordability (employee cost <9.83% of income) and MEC standards, avoiding penalties (\$2,970–\$4,460/employee in 2025).
- **Lowering Costs:** A \$100/month DPC fee per employee (\$120,000/year for 100 employees) reduces premiums and ER visits, saving thousands compared to traditional group plans.
- **Simplifying Administration:** No insurance claims, reducing overhead.

DPC for Employers with 1–49 Employees

Smaller Colorado businesses (under 50 FTEs) are exempt from the ACA mandate but can still leverage DPC to enhance benefits and control costs:

- **Affordable Benefits:** DPC offers a high-value perk without the high premiums of group plans (e.g., \$22,463/year for a family of four in 2023).
- **Health Reimbursement Arrangements (HRAs):** Use HRAs to reimburse employees for individual marketplace plans, paired with DPC for primary care, providing tax-advantaged flexibility.
- **Attract Talent:** DPC's unlimited access differentiates small businesses in competitive hiring markets, especially for younger, healthier workforces.
 - **Example:** A business with 20 employees at \$100/month per employee spends \$24,000/year on DPC, potentially saving 20% on overall healthcare costs while offering premium care.

Navigating Colorado Regulations

DPC integrates seamlessly with Colorado's regulatory landscape for businesses of all sizes:

- **Family and Medical Leave Insurance (FAMLI):** Employers split a 0.9% payroll premium (0.45% each); those with <10 employees are exempt from the employer share. Covering the full premium (\$225/year for a \$50,000 salary) enhances retention.
- **Workers' Compensation:** Required for all employers; reduce premiums with safety programs like the Premium Cost Containment Program.
- **Colorado Continuation Coverage:** For <20 employees, ensures post-employment coverage without added employer costs.

- **Cost-Saving Tip:** Work with a broker (e.g., ColoHealth, 303-456-7967) to pair DPC with HDHPs or HRAs, ensuring compliance and savings.

Why Choose DPC for Your Business?

- **Healthier Workforce:** Unlimited visits reduce chronic condition complications and absenteeism.
- **Employee Satisfaction:** Accessible care boosts morale and retention, critical for small and large businesses alike.
- **Local Fit:** Colorado providers like, Dragonfly Direct Primary Care, make DPC easy to implement.
- **Scalability:** DPC works for 10 or 100 employees, with fixed fees that grow with your business.

Next Steps

- **Contact Us:** Schedule a free consultation with us at **970-775-7045** or contact us through our website, at dragonflydpc.com.
- **Get Started:** Pair DPC with an HDHP (50+ employees) or HRA (1–49 employees) for maximum savings.