

## **On-Site Medical Clinics: A Win-Win Idea**

For workers and their bosses, it's a way to save time and money.

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December 6, 2007

One of the hottest trends in health care is on-site clinics to handle routine medical needs. Companies that set up facilities at the workplace find that workers take less time off, get more of the screenings and coaching they need to avoid costly illnesses and save lots of money. The services often are free to employees and sometimes are offered to spouses and dependents as well. When clinics do charge, the fee is below the rate for the same service at a doctor's office.

On-site clinics are generally staffed by physicians and nurses, who usually treat minor injuries and illnesses, such as the flu, earaches, minor cuts, etc. The clinics also provide X-ray and pharmaceutical services.

Most employers use outside contractors to run these facilities. The big three providers are Comprehensive Health Services, CHD Meridian and Whole Health Management. Comprehensive Health Services says clients usually see a positive return on their investments within two years, ranging as high as \$4 for every \$1 a company spends. The largest savings come from avoiding emergency room visits.

Using on-site clinics works best for big firms, those with 1500 or more workers at a single site. But a scaled-down version can work for smaller businesses. For a company with as few as 300 employees, a clinic can be cost effective, even if it's open only a few days a week, staffed by a nurse and offers limited services.

Retail clinics off-site are another cost saving option for employers. They are spreading rapidly across the U.S., usually located in strip malls or within a large retail store. They treat routine medical conditions such as sore throats and earaches on a walk-in basis and have posted fees for each service, mostly in the \$40 to \$60 range. Many employers are encouraging use of these retail clinics by offering lower copayments to employees and their dependents.

Some well-known medical centers are opening their own drop-in clinics to compete. The Mayo Clinic has plans to open retail clinics soon in Minnesota and Wisconsin and may expand into other states later. The move comes after it operated a pilot project in Minnesota for the past year.

One criticism of retail clinics leveled by traditional providers is that they promote fragmented care. A spokesman for Mayo says that this will not be a problem at their clinics since the nurse practitioner on duty will have access to patient medical records already stored at Mayo.