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Government vs. the marketplace

BUT ALSO

Insurance vs. health care services





- › Low prices and high convenience improve access at the margin
- › Does not depend on “take-up” like insurance
- › Follows geographic/demographic patterns
 - › 50% of U.S. lives within 5 miles of Wal-Mart
 - › Supermarkets, pharmacy chains ubiquitous
- › On-site medical care for retail workforce



- › Response to variations literature
- › Standardization/value-for-money
- › Customer service and convenience
- › Trusted brand (not insurance-based)
- › Reliance on patient self-diagnosis

- › High compliance with clinical best practices
- › Reassurance instead of prescription
 - › Providers expect to follow practice guidelines
 - › Practice guidelines can be shared with patients
 - › More time available to spend with patients
 - › Less delay, less inconvenience for patients
 - › Lower cost for patient visit





