

Deluxe Health Care

A growing number of doctors and patient advocacy firms now offer an array of options for clients looking for more personalized medical attention

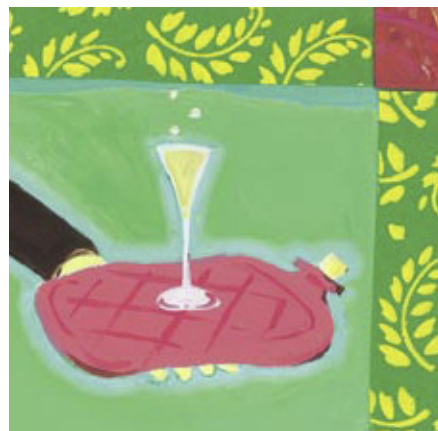
Gregory Taggart

ONE NIGHT NOT LONG AGO, David Dodson, chief executive at Wind River Environmental in Hudson, Mass., was doing some work around the house, and he sliced a deep gash in his finger with a box cutter. But instead of heading to the emergency room at the local hospital, filling out form after form, and sitting for hours in the waiting area while people coughed, cried, and complained all around him, he called Jordan Busch, an internist with Personal Physicians HealthCare in Boston. “How deep is the cut?” Busch asked. “Can you wrap it with something and drive over?”

Twenty minutes later, Dodson showed up at Busch’s house. “I couldn’t go over to his house because I was putting my kids to bed,” Busch explains. Once he took a look at the wound, though, Busch drove his patient directly to the home of a surgeon, who sewed him up.

And what did Dodson think of the service? “It’s pretty remarkable when you can arrive at your doctor’s house and have him take you to a surgeon’s house and be stitched up and back in your car and on the way home in 30 minutes,” he says. “Plus I got a glass of wine while I was getting stitched up. You don’t get that at the emergency room.”

No, you don’t. But then, you probably don’t pay \$4,000 a year for easy access to your local emergency room, either. That may seem like a lot, but for busy executives like Dodson, the benefits of concierge, or boutique, care are well worth the extra cost. Patients can expect to see their doctor on the same day they call for an appointment. If warranted, the doctor will visit the patient at home. In addition, the doctors will coordinate referrals to specialists and oversee all hospital care, no matter what hospital the patient winds up in. Busch’s practice even offers its patients access to a nutritionist, among other amenities. “I’ve met with her,” says Bob Carp, president of Galaxy Internet Services in Boston. “It was absolutely



top-notch. She’s the team nutritionist for the New England Patriots.”

Indeed, for those who can afford it, concierge care may well be the medical care of the future. Busch is just one of a growing number of doctors—primarily in large metropolitan areas—who have gravitated to newer, more patient-focused model. (See *Concierge Medical Practices*, page 35.) Frustrated with the helter-skelter of traditional practices with 2,000 to 5,000 patients, these doctors have cut back their roster

to between 100 and 600 patients. “The main difference in my practice now is time,” says Allan Kind, medical director at Park Nicollet Clinic’s Compass Program in Minneapolis, which was launched in April 2002. “Generally our appointments are booked at hour lengths, so there’s time to do what we need to do—time to get to know patients and reflect on some problems other than their medical ones.”

The first concierge practice, MD2 in Seattle, opened its doors in 1996. Although there’s no reliable data on how many doctors are now practicing concierge medicine—also known as boutique, or retainer, medicine—most people in the health-care field agree that it’s a growing trend. According to Jack Marquis, an attorney with Warner Norcross & Judd in Holland, Mich., and cofounder of the American Society of Concierge Physicians, no more than 50 doctors used the concierge model two years ago. “My guess is that today there are 200 to 250 physicians who would fall within someone’s definition of concierge physician,” he notes. Florida is the state with the most practices, Marquis adds. Busch counts as many as 12 doctors who offer concierge services in the Boston area.

The typical concierge practice has between one and three doctors, says Marquis. Some are much larger, however. MD-VIP in Boca Raton, Fla., has 45 affiliated physicians running concierge practices in 22 cities in eight states. The practices

generally fit within one of three models. Busch's practice, for example, conforms to the most popular structure, in which for a relatively small annual retainer, patients gain immediate access to their personal physician. The cost of their actual health care is billed separately to either the patient or his or her insurer.

Patients at MD2, by contrast, pay a much larger retainer—as much as \$13,600 a year. In addition to immediate access, the retainer covers routine medical care by an internist. MD2 doesn't accept either health insurance or Medicaid, however. It's up to the patient to seek reimbursement. The third model is a fee per visit. "You pay at the time of the visit," Marquis says, "It might be a flat \$150 fee to get in the door. Plus, you pay

American Lung Association for the names of the best physicians in the field, within member-defined parameters. If the member wants a doctor with the best academic credentials, for example, Pinnacle looks for that. If he wants the doctor who has done the most procedures of a certain kind with the best outcomes, the firm looks for that. In addition, Pinnacle helps the patient arrange for an appointment. "Because we know the people to talk to and how to get around the normal scheduling process, we provide access to the chosen medical care in expedited fashion. People get in [to see the doctor] very quickly," Herbert says.

Patient advocacy companies also serve as a liaison between patients and their insurance companies. For example, a

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for any procedures.” The patient is responsible for billing his or her insurance company under this model.

A typical patient who signs up for concierge care might be in his or her mid-60s and just starting to have complex medical problems, Marquis adds, although the arrangement also appeals to patients in their 30s, 40s, and 50s who are proactive in their medical care. "Some people just want absolute ease and convenience, and others are struggling with medical problems and don't want to become another anonymous patient," he explains. "They want a doctor who can advocate for them on a personal basis."

Those seeking pure advocacy, however—that is, those looking for help navigating the healthcare bureaucracy or a front-row seat in a specialist's waiting room—should consider becoming a member of a so-called patient advocacy company, another innovation in the health-care field. Unlike concierge medicine, where the patients deal directly with their doctors, advocacy companies provide objective information on health-care alternatives and procedures—and on the doctors who provide them. These companies specialize in cutting through red tape and matching member patients with doctors. "The key is that we don't do what doctors do. As medical knowledge increases geometrically, it becomes very difficult for a general practitioner to keep track of all that's going on in each specialty area," reports Bart Herbert, chief executive at Pinnacle Care International, an advocacy firm in Baltimore. "So we ask questions of doctors and hospitals that patients may not ask. 'How many of these procedures do you do, and what are your outcomes? Where did you train? What techniques do you use?'"

In addition, Herbert explains, at Pinnacle each member is assigned a "personal patient advocate" who may ask the company's medical advisory board of doctors or the experts at disease-specific advocacy groups such as the

member of Health Advocate, a Blue Hell, Pa., firm, called the company not long ago to complain about a \$22,000 bill he'd received for back surgery. He had already gone the rounds with his insurance company for three or four months with no success. "In working the situation through, we looked at the operating notes, we looked at how the doctors billed, how the plan paid, and ultimately [determined that] his only responsibility was the \$1,000 deductible under his health plan," says Abbie Leibowitz, executive vice president and chief medical officer at Health Advocate.

According to Leibowitz, there are probably only a handful of patient advocacy companies currently in operation (see "Patient Advocacy Companies," on page 4). These companies fall into two categories, and the basic difference, says Leibowitz, is the clientele they serve. Health Advocate, for one, markets to companies and uses an insurance pricing model, relying on the power of large numbers to keep the price per member low, and markets its plan only to businesses. "Our goal is to be in as many different relationship models as we can to spread the service over a large employer base," Leibowitz explains. "As a result, employer-paid fees range from about \$1.50 to \$4.00 per employee per month."

Pinnacle, by contrast, sells its services to individuals—wealthy ones—many of whom buy the service precisely because they want to use it immediately. And whereas Health Advocate has 350,000 subscribers (1.5 million, counting family members), Pinnacle contractually limits its membership to 40,000 people (approximately 100,000, counting family members). Not surprisingly, Pinnacle's prices are dramatically higher than Health Advocate's. It offers three tiers of service, starting with a silver membership at \$5,000 a year (and a \$10,000 initiation fee), then a gold membership at \$10,000 a year (and \$15,000 initiation fee), and finally a platinum membership at \$25,000 a year (and \$30,000 initiation fee). Silver members receive 65 hours of personal patient advocacy in their first year (40 hours

per year thereafter), access to a 24/7 patient advocate hotline, an executive physical even three years, a wellness consultation in the intervening years, and a thoroughly researched outline or treatment options when needed, along with other services. Gold members get everything that silver members get, plus twice as many advocacy hours, an annual physical, 24 hours of care by a private-duty nurse, an evacuation if necessary, and

Call he did, and after consultation with Buckner about the different approaches to cancer treatment at different clinics—some treat it aggressively; others worry more about the quality of life—Herbert settled on the aggressive radiation treatment offered at Duke University. “Through the research Pinnacle did, we determined that would best fit my personality and my situation,” he says. “And within a

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other amenities. At the platinum level “you have unlimited patient advocacy hours by a senior member of Pinnacle’s executive team, additional private-duty nursing care, guest passes [for two friends and/or coworkers to receive a medical intelligent report and up to five hours of patient advocacy], and a host of other premium benefits,” Herbert says. “It’s either for people who have a serious illness and are spending a lot of time on their health care or for people who want someone to be available to them virtually on-call.”

To be clear, neither Pinnacle nor any other advocacy group is a health insurance company. So even if the company is able to expedite your client’s visit to a medical specialist, either your client or her insurance company still has to pay for any treatment she receives. But Herbert, for one, claims the service is worth it, and he tells his own story to prove his point. On Good Friday in April 2003, a few months after he and his partners founded Pinnacle, he says, “I started talking crazy, like Bill Murray in the movie ‘Caddyshack.’” One of his partners told him to get a check-up, pronto.

In short order, he talked to an ear, nose, and throat specialist, who thought that he might have Bell’s palsy and sent him to a specialist for a diagnosis. Later that same day, the specialist told him it was not Bell’s palsy and arranged for him to get an MRI. By Saturday, the doctors had discovered a brain lesion and admitted Herbert to the hospital for a Monday surgery. “On Tuesday, when I was sitting in the recovery room, the doctor told me that mine was one of the best operations he’d ever performed. I had a malignant grade IV brain tumor—a very virulent form of cancer,” Herbert says.

The story doesn’t end there. Later that Tuesday, Herbert’s Pinnacle Care patient advocate handed him a piece of paper with Dr. Jan Buckner’s name on it and told him to call Buckner, professor of oncology at the Mayo Medical School in Rochester, Minn. “I’ve been doing some research, and I think you really need to talk to him,” the advocate told him. “Call him when you get home, and he’ll take your call.”

couple of weeks of my diagnosis, I started chemotherapy.”

Herbert points to the moment his patient advocate handed him Buckner’s name as a turning point in his fight with cancer. Without Buckner to turn to, he says he would have spent the remainder of his life doing “painful research—painful because most of the research basically says, ‘Goodbye.’ Instead, Pinnacle provided me with a name and with research that said ‘here’s how other people are doing it, and here’s who has the most long-term survivors, and here are their stories.’ What I got from that was hope.” Not a bad return on investment, that.

In an era when a phone call generally nets you a frustrating conversation with a phone tree instead of an emergency visit to your doctor’s home or immediate access to top cancer specialists, it’s little wonder that these new approaches to health care are becoming popular. Yes, by signing on, your clients’ health care becomes more expensive, but that additional cost comes with tangible, sometimes lifesaving, benefits. “Of course,” Dodson says, “it all depends on your personal economic situation, but at some point, it’s an easy value proposition.” Carp even goes so far as to whisper. “Between you and me and the wall, they’re underselling their service.”

PATIENT ADVOCACY COMPANIES

Patient advocacy companies help clients navigate the health-care maze. CareCounsel, Health Advocate, and Patient Care market their services primarily to corporations. Their fees range from \$1.50 to \$4.00 per employee per month. Patient Care also accepts individual subscribers for an annual fee of \$180 (\$300 per family). Pinnacle Care International accepts only individual subscribers and charges them a minimum of \$5,000 a year (plus a \$10,000 initiation fee) for its services.

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COMPANY	LOCATION	PHONE NUMBER	WEB ADDRESS
CareCounsel	San Rafael, Calif.	415-472-2366	www.carecounsel.com
Health Advocate	Blue Bell, Pa.	866-695-8622	www.healthadvocate.net
Patient Care	New Orleans	866-253-2273	www.patientcare4u.com
Pinnacle Care International	Baltimore	410-752-1712	www.pcistaff.com

CONCIERGE MEDICAL PRACTICES

As a rule, annual fees, or retainers, for a concierge medicine range between \$1,500 and \$3,000 per individual (\$3,000-\$5,000 per couple). These fees are in addition to any charges for medical services. Two practices have somewhat different pricing modes, however: Women's Institute for Health charges no retainer, only a fee for service based on the length of the appointment. MD2's annual fee, which can run as high as \$13,600 per patient (\$20,000 per couple), covers routine medical care in addition to immediate access and other concierge services. The practices vary in size from as few as 100 patients per doctor to as many as 600.

PRACTICE	LOCATION	PHYSICIANS	SPECIALTY AREA	PHONE NUMBER	WEB ADDRESS
Concierge Care Club	Jupiter, Fla.	1	Internal medicine	561-575-1212	www.careclub.md
Dermatology Boutique	Atlanta	1	Dermatology	404-523-4223	none
Higher Care	Englewood, Colo.	2	Internal medicine	303-806-6400	www.highercareinc.com
Lewis and John Dare Center at Virginia Mason	Seattle	5	Internal medicine	206-341-1557	www.vmmc.org/dbDareCenter
MD2	Seattle and Bellevue, Wash.	4	Internal medicine	208-725-2292 425-451-3043	www.md2.com/md2.html
MDVIP	Boca Raton, Fla.	45*	Internal medicine	866.696-3847	www.mdvip.com
Park Nicollet Compass Program	Minneapolis	2	Internal medicine	952-993-1500	www.parknicollet.com/Clinic/compass
Personal Physicians HealthCare	Boston	3	Internal medicine, nutrition	617-731-0058	www.personalphysicians.net
Premier Private Physicians	Grosse Pointe Woods and Clarkston, Mich.	3	Family practice	313-882-2480 248-620-1400	www.premieremd.com
Signature Healthcare	Charlotte, N.C.	3	Primary care	704-554-8787	www.signaturehealthcare.org
Total Access Medical	Bala Cynwyd and West Chester, Pa.	2	Primary care	800-318-6825	www.totalaccessmedical.com/faqs.html
Women's Institute for Health	Atlanta	1	Gynecology, comprehensive women's health	404-832-0300	www.wifh.com

*includes affiliated physicians in eight states.