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New Services Cater to Affluent Patients

'Personal Advocates' Research Treatments, Book Appointments; A Limo to the Doctor's Office

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WEALTHY FAMILIES and executives often have a team of investment, tax and estate-planning experts to help them structure complex financial plans. Now some are turning to a new breed of advisers to steer them through another thicket: health care.

A growing number of "personal patient advocacy" services are cropping up to help research treatment options and arrange health care for clients. While each company's services vary, most help clients sort through often confusing arrays of specialists and tests, handle insurance paperwork, bypass long waits for appointments, identify new physicians when clients move or travel, and organize and transfer medical records.

Fees for individuals generally range from about a hundred to tens of thousands of dollars, and sometimes the services are offered by companies as an employee perk. One company, Pinnacle Care International of Baltimore, says it helps patients get quick access to top doctors, using a network of insider connections at many well-regarded hospitals. Other firms include Patient Care of New Orleans; **Health Advocate Inc.** of Blue Bell, Pa.; and Healthcare Advocates Inc. in Philadelphia.

Patient-advocacy firms differ from what



is often termed "concierge," "boutique" or "retainer-based" clinics, which are typically primary-care practices that provide high-end care to a limited number of patients for an annual fee. Concierge doctors see fewer patients and can devote more time to each. Many also take on the role of patient advocate and help identify specialists and treatments when necessary.

But patient-advocacy firms — typically staffed by former health-care administrators or registered nurses — don't provide medical care themselves. Instead, they act as middlemen, helping connect patients to appropriate doctors or negotiating with clients' insurance companies.

The costliest of these services is Pinnacle Care International, which targets its offerings to the high-net-worth set. Clients are often referred through family offices and financial-services firms, including Northern Trust Corp., Legacy Resources LLC and Capital Trust Co. of Delaware. Steve Bell, head of wealth management at Northern Trust, has introduced the service to his clients, who generally have more than \$75 million in assets.

The service's three membership levels don't come cheap: The lowest-priced "silver" tier costs \$5,000 a year, plus a \$10,000 initiation fee, while the invitation-only "platinum" membership is \$25,000 a year, plus a \$30,000 initiation fee. The membership fee includes a comprehensive "executive physical" but not the cost of other medical care, and it isn't covered by insurance. Closely held Pinnacle says it derives its revenue from membership payments, rather than accepting commissions from doctors, hospitals or financial advisers.

All of Pinnacle's members — the company serves some 700 people — receive the group's core services, including the executive physical, chauffeured limousine service to appointments, and access to a personal patient advocate who researches doctors and treatments. The company also handles administrative details like booking doctors' and test appointments and organizing medical records. Gold and platinum members get a higher level of perks, such as an annual meeting with a "specialist in the area of aesthetic enhancement," according to the company's Web site. (The company says that means a plastic surgeon or dermatologist.) One trade-off with these services is that clients must be willing to have their patient advocates know personal details about their health, though Pinnacle says it complies with federal medical privacy laws.

Barbara Harris joined Pinnacle two years ago after hearing about the service from her

lawyer. She has lymphoma, which is now in remission, and says that researching treatments and doctors and arranging medical appointments is "tremendously time-consuming." Ms. Harris, co-founder of Envision EMI, a Vienna, Va., provider of educational programs, says that now "all my records are managed by my patient advocate, as well as all the research as to who would be the best person to see, regardless of location, for my particular [type] of cancer."

One of Pinnacle's chief marketing pitches is that it can quickly help connect patients to top specialists at premier medical centers. The company has an unpaid advisory board of doctors from top hospitals around the country, and the idea is that the company could use these contacts to help secure treatment for members. The company "leverages our insider relationships to provide you with privileged access to the specialist[s] of your choice," according to its Web site.

Offering speedy access for wealthy patients is a touchy subject among health-care providers. Doctors say they try to provide quality care for all of their patients. But insiders say there are ways to get more-efficient care or higher-end services.

For instance it's possible to get quicker appointments with highly regarded doctors if you have connections at the medical center and know the right people to call. Patient-advocacy firms can also help consolidate appointments and tests into one or two days, rather than over several weeks or months, which reduces waiting and travel times. What's more, patients at many medical centers can get amenities such as private rooms and executive physicals if they are willing to pay for them.

There are limits to what patient-advocacy firms can do. For instance, VIP patients can't jump ahead in line in the emergency room. "Nobody can pay for access," says Lisa Ramage, executive director of global patient

Health-Care Help — for a Price

A number of "personal patient advocacy" services have cropped up to help families and employees sort out health-care options and identify appropriate treatments.

SERVICE	SERVICES INCLUDE	COMMENT AND FEES
Pinnacle Care International <i>www.pinnaclecareinternational.com</i>	Researching medical centers, doctors and treatment options; arranging quick access to top doctors; organizing medical records; booking comprehensive executive physicals.	Initiation fees range from \$10,000 to \$30,000; annual fees range from \$5,000 to \$25,000. Covers members' spouse and unmarried children under 23 years of age.
Health Advocate <i>www.healthadvocate.com</i>	Helping members understand tests or treatments recommended by their doctors; transferring medical records; sorting out insurance claims or billing errors.	Sold to employers as an employee perk or to financial advisers for their clients. Costs \$1.25 to \$3.95 a month per employee. Services cover member's extended family.
Healthcare Advocates <i>www.healthcareadvocates.com</i>	Physician referrals, insurance disputes and fee negotiations, treatment research.	Fees vary, but generally \$100 to research and locate a set of specialists for a particular ailment.
Patient Care <i>www.patientcare4u.com</i>	Resolving insurance claim problems and explaining "your insurance or HMO benefits in plain English."	\$200 individual, \$300 couple or \$400 family per year. Also provided through employers.

services at Ohio's Cleveland Clinic, which has had patients referred by several patient-advocate services.

Still, adds Ms. Ramage, "the reality is when you accommodate [executives'] busy schedule and coordinate their care into a short time frame, they do get better access than if they were trying to do it themselves." Hospitals might also get something in return by arranging appointments for these well-heeled patients. "By building that loyalty, many of these patients become donors in the future," says Ms. Ramage.

There are a number of ways to access patient-advocacy services. Some companies, such as Health Advocate, Patient Care and CareCounsel, of San Rafael, Calif., sell their services mainly to corporations as an employee perk. Firms such as Pinnacle, Healthcare

Advocates and Patient Care, also offer memberships directly to individuals. The nonprofit Inventory of Skills Foundation, based in Chagrin Falls, Ohio, offers extensive health-care advisory and referral services — but only for members of certain executive groups, such as the Young Presidents' Organization.

Another high-end option is the Executive Registry, a program of NewYork-Presbyterian Hospital that includes a network of medical centers around the world. The registry, which has been around since 1983, is popular as a corporate perk for traveling executives and provides round-the-clock access to many premier hospitals as well as services such as pre-travel immunizations and referrals to top specialists. It offers a family membership for \$1,500 a year for up to five people.