

*SilverStone Group*

EMPLOYEE BENEFITS

Group Benefits

# Concierge Healthcare

*Are You Ready to Become a Member?*

*by Grant Matthies*



Going to the doctor is rarely an enjoyable experience, especially if the visit is warranted by sickness or pain. However, the experience has become even less pleasant in recent decades due to an increase in problems associated with primary care medicine. Not only are patients required to wait unreasonable amounts of time to see their doctors, but physicians are being forced to rush people through appointments, often taking under 10 minutes to examine the patient and formulate a diagnosis. Due to enormous case loads, doctors frequently rely on physician assistants and nurses to assist in healthcare delivery; as a result, many physicians are unable to spare the time to get to know their patients. So, how can a patient receive a more thorough and personal experience in our current healthcare system? The answer may be Concierge Healthcare.

### What is Concierge Healthcare?

Concierge Healthcare is an emerging practice that allows patients to pay an annual membership fee in exchange for personalized and enhanced service from a primary care physician who limits his or her client load to several hundred patients. A conventional concierge practice generally assigns 200 – 400 patients per doctor, a strikingly smaller case load than the 3,000 or so patients that the average physician cares for each year. This substantially smaller patient limit ultimately allows the physician to provide a higher level of care. Presently, there are an estimated 5,000 concierge doctors throughout the U.S.

### What are the perks?

A local concierge medical practice (Members, MD) lists the following added benefits associated with their services:

- Same-to-next-day appointments
- 24/7 access
- Personal attention
- Privacy and comfort

Along with the aforementioned conveniences also comes potential cost savings, such as:

- Decreased outpatient charges
- Decreased hospitalization costs
- Reduced costs associated with chronic disease conditions
- Decreased ER visits, referrals to specialists and medication costs

Information for this article was accessed at the following sources:

- [www.dailybreeze.com](http://www.dailybreeze.com) "Concierge Concept Means Torrance Physician Spends More Time With Fewer Patients" El-Hasan, Muhammed, October 21, 2010, accessed November 23, 2010 at [http://www.dailybreeze.com/ci\\_16399808](http://www.dailybreeze.com/ci_16399808).
- [www.dailyfinance.com](http://www.dailyfinance.com) "Concierge Medicine: Patients Pay Up for a Doctor's Attention." Wahlgren, Eric, February 10, 2010, accessed November 23, 2010 at <http://www.dailyfinance.com/story/concierge-medicine-patients-pay-up-for-a-doctors-undivided-att/19349963/>

The savings can be significant, mainly because the physician is able to spend more time with the patient, which allows the doctor to practice "proactive" healthcare instead of "reactive" healthcare (meaning problems are caught before they actually become problems). The following are potential savings per individual:

- Three fewer office visits per year (\$500)
- One ER or Urgent Care visit prevented (\$300-\$750)
- One specialist referral visit avoided (\$1,000)
- One hospitalization prevented (\$5,000)
- One less person develops diabetes or hypertension (\$25,000 per year)
- Reduce, prevent or eliminate medications (\$1,500)

### So what's the downside?

From a societal standpoint, some would argue that the practice of concierge medicine promotes a two-tiered health system that favors the wealthy, limits the number of physicians available to care for those who cannot afford it and burdens the middle and lower classes with a higher cost of insurance. However, proponents of concierge medicine claim that consumer demands are being met when physicians are allowed to practice medicine in a proactive way and improve the quality of healthcare for their members. Furthermore, based on the examples of potential cost savings, it would also appear that instead of increasing costs to the insurance marketplace, there is actually a cost savings afforded by the proactive approach to patient care.

Concierge medicine is a fairly new methodology; the first practice of this kind began operating in 1996. As healthcare reform initiatives continue to become law, the need for this type of medical practice will most likely increase. We encourage you to become familiar with the concierge practices nearest you and weigh the pros and cons. Becoming a member of a concierge practice could potentially lead to significant savings and, more importantly, better care for you and your family.