

## Concierge Medicine: Is It Right for You?

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When he turned 65, Benny Bee Sr. decided to get a physical. It was merely a formality, as Bee, who owns a group of radio stations in Montana's Flathead Valley, was in peak physical condition, biking and lifting weights five days a week.

Instead of a traditional physician, Bee saw Dr. Doug Pitman, who had recently turned his primary care practice into a "concierge" practice, in which patients pay providers directly, often circumventing insurance companies.

Pitman — an affiliate of SignatureMD, a network of more than 50 concierge physicians in 14 states — did something most traditional internists avoid because of its time and cost: He conducted a comprehensive physical that included a battery of preventative and diagnostic baseline tests and spent more than an hour discussing the results with Bee. Based on initial tests, Pitman referred Bee to a cardiologist who discovered a completely blocked artery. Within 30 days, Bee underwent a quadruple bypass to clear it.

Bee says that for him, concierge medicine has delivered more attention, more value and, as a result, better health. However, before seeing a concierge doctor, you should carefully consider the costs and the potential benefits of the services such a doctor can provide.

### What Is Concierge Medicine?

Concierge medicine — also called "boutique," "retainer-based" and "private physician" care — typically describes one of two business models. The first is a practice in which the physician does not accept insurance. The second, and more common, is a practice in which the physician accepts insurance for routine services and bills patients directly for services that aren't covered.



In both cases, patients pay a monthly or annual fee in exchange for a menu of services that typically includes:

- Longer appointments
- Same- and next-day appointments
- No waiting
- House calls
- Preventive care physicals
- Wellness coaching
- Cutting-edge medical testing
- 24/7 physician access

Patients get immediate and extended access to their physician, with face time often totaling 30 minutes or more. Patients who don't need that much time could text a question to their doctor, consult with them via video conferencing or email photos for a diagnosis.

"The biggest difference from a traditional practice is access and availability," says Dr. Albert Fuchs, a private physician in Beverly Hills, CA, who blogs regularly on the topic of concierge medicine.

### What Is the Cost of Concierge Medicine?

Beyond insurance premiums, the average annual fee at concierge practices is approximately \$1,800, according to the American Academy of Private Physicians.

"The average price of a private physician across the country runs somewhere between \$135 and \$150 a month," says AAPP Executive Director Tom Blue. "It's a matter of personal priority more than financial wherewithal."

### Is Concierge Medicine Right for Me?

Whether you should consider concierge care depends on a number of factors:

**Current doctor:** If you like your physician and have no trouble scheduling appointments, concierge care may not be necessary.

**Health:** If you're healthy and rarely see the doctor, it may be difficult to justify the cost. If you have specific wellness goals or a chronic disease, a concierge doctor could help.

**Location:** A major benefit of concierge medicine is its convenience, but driving more than a few miles to reach a practice isn't.

### How Can I Find a Concierge Practice?

Because less than 1 percent of all practicing U.S. doctors are private physicians — approximately 4,400 providers, according to AAPP — finding one could be challenging.

If a query on a search engine fails, Blue recommends contacting AAPP to find a nearby concierge physician.

Once you find a physician, ask for a no-cost, no-obligation tour and consultation. "You're there to see if you like the doctor, if you like the staff and whether you feel comfortable with the office and the value proposition," Blue says.

Before selecting a concierge doctor, ask:


- Do you take insurance, and if not, will you file claims for me?
- How are you different from traditional insurance-based physicians with respect to preventive care?
- What services does my membership fee include?
- Do you schedule same-day appointments?
- Can I contact you with routine questions by email, phone or text?
- What role will you play if I need a specialist or if I am hospitalized?

Approach it with the same expectations that you would any other service. "You would never wait two weeks for a meeting with your accountant or for a plumber to show up," Fuchs says. "Just like everything else, you should be able to pay more and get great service."

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