Concierge medicine is a term we hear often and think expensive and only for the rich and famous. Or perhaps a health care luxury that separates the haves from the have not's. However, the term itself encompasses many different forms of medicine available to the general public with perhaps a better, cheaper solution than currently available.

Concierge medicine has also been called terms like direct primary care, cash only, direct care and direct practice medicine. Most differ greatly in fees charged, services offered, payment types accepted and overall structure of care. Basically, only 1,000 to 5,000 physicians in the U.S offer this care currently.

The patient demographic may vary but the total patients cared for is 100 to 300 per year vs. 3,000 to 4,000 that most insurance carrier doctors normally see. Additionally, the annual fee can vary from $200 to $5,000 per year depending on number of included services.

Some direct care practices refuse all insurance but others accept insured patients and cash only patients. However, they only become concierge when they charge an annual fee or monthly fee in addition to a fee for service charge with every visit. Often, the annual or monthly fee allows for extra services like unlimited email access, after hours appointments, no waiting visits, 24/7 cell phone access, international what’s app access or portable thumb drive health records.

But, just to be clear, at this point, Direct Primary Care (DPC) is a term used interchangeably with the term concierge medicine in general, despite the wide definition of any such models. All that matters is the knowledge that most do not accept Medicare or insurance but may be deductible pre-tax if paid for with a medical savings account credit card (MSA or HSA). And, if anyone has chosen a high deductible cheaper PPO plan or Medicare plan with no perks or plan B’s, then this may be the way to go.

Basically, the cash practice only is wrongly sending the message that most accept credit cards, Paypal, and Square.com as well.

In 1996, when Dr. Howard Maron started this concept in Seattle with MD Squared International, he actually was quoted as not wanting to call it concierge but rather “I prefer more highly attentive medicine.”

Now, many other marketplace options exist including Elite Health, MD VIP, Concierge Choice Physicians, Modern MD, Signature MD, Paragon Private Health or the Center for Executive Medicine in Texas which offers unique traveling physicians, too. Hybrid practices accept insured and concierge patients but this creates controversy due to the “special” extra services the wealthier patients receive.

With all the knowledge available to patients, choosing ObamaCare over direct primary care seems simple since no waiting, easy access, longer appointment time and less exhausted physicians is much more appealing. Cutting out the middleman but keeping costs down could foster certainly a better physician patient relationship and a much more attentive, less administratively burdened form of care.

Whatever the choice, universal coverage vs. fee for service care, the high cost of healthcare in this country and the fact that U.S is not ranked highly worldwide for quality of care, a solution must be found or most will start crossing borders to get “better care and longevity.”

For more information about concierge healthcare services offered by Liza Shiff MD, email her at drshiff@drshiff.com or visit drshiff.com.

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