

Is 'Concierge Health Care' Worth the Money?

By SHERYL NANCE-NASH Posted 9:00 AM 01/30/11

What gets to you the most about medical visits: waiting days or weeks to see your doctor, the hour-or-more delay when you're there -- or the feeling that, once you finally met with the doctor, you got only 10 or 15 minutes of his time?

There is an alternative, if you can afford it: concierge health care.

It's sometimes called "Cadillac health care" -- and as with a luxury car, the costs can vary greatly as you customize the final product. Program membership fees typically run from \$1,500 to \$25,000 a year, depending on the services chosen.

"The ultimate goal is to make the health care experience less of a nuisance on the consumer," says David Goldfarb, president of DSG Benefits Group. "They strive to make medical care more accessible and convenient to patients," adds **Devon Herrick**, a senior fellow with the **National Center for Policy Analysis**.

24/7 Access to a Doctor

One such company, MDVIP, has over 450 concierge physicians across the U.S., and became a wholly owned subsidiary of Procter & Gamble ([PG](#)) in 2009. Unlike a traditional practice where doctors see an average of 2,500 to 4,000 patients a year, a MDVIP practice has up to 600 patients. "Personalized wellness care replaced the traditional conveyor-belt medicine health care," says Mark Murrison, president MDVIP, marketing & innovation.

Office visits under the plan are a minimum of 30 minutes and last as long as necessary. Same-day or next-day appointments are scheduled with the patient's convenience in mind -- and there's 24/7 availability to the doctor via email and cell phone. Concierge patients get priority scheduling, so no more complaints about excessive waits.

MDVIP also has a comprehensive wellness program that includes advanced screenings and physician counseling for such issues as heart health, emotional well-being, diabetes risk and weight management. "We focus on wellness, not just illness," says Murrison. In addition, the MDVIP doctor creates an individualized wellness plan for the patient -- with goals to be implemented throughout the year.

"Patients get a focused doctor," says Dr. Jordan Shlain, medical director of another concierge health care group, Current Health -- where patients have access to a network of doctors who will see them at home, at work or at the doctor's office. "Illness doesn't wear a wristwatch," he says,

"so being available 24 hours a day increases access by 60%." There are also hybrid models like Concierge Choice Physicians -- where the average physician has about 50 to 150 patients who choose the concierge option.

Not a Cure-All for What Ails Health Care

Concierge medicine isn't available everywhere, and, of course, not everyone can afford or wants to spend an additional \$150 dollars or more per month for a more personalized relationship with their physician. Keep in mind, too, that membership fees for these programs are for services not covered by commercial insurance or Medicare -- things like the wellness program and wellness report every MDVIP patient receives -- and are not billed to insurance.

But standard doctors visits for the flu, hypertension, respiratory illness and the like are billed to the patient's health insurance carrier, including Medicare, just like in a traditional or conventional practice -- so you still have to pay those premiums.

Some analysts worry that, by adding costs on top of what's already paid for health care services, concierge health care makes the overall system more expensive.

"There are some concerns that it creates more of a two-tiered health care system," says Stephen Ullmann, author of the paper, *Is the United States Ready to Embrace Concierge Medicine?* "There is already a shortage of primary care physicians, with a significantly lower patient load per doctor, [and] concierge care can cause a greater potential shortage."

"Frankly, it is not a viable solution for creating affordable, convenient care for the entire country," says Jason Hwang, executive director of the Innosight Institute, a nonprofit think tank focused on health care issues.

Part of the Discussion

The question, then, is who might be best-suited for concierge care? "Patients who want an emphasis on prevention and wellness," says Wayne Lipton, founder and managing partner of Concierge Choice Physicians. "Those who are managing chronic illnesses, either for themselves or a loved one."

As the national health care debate continues, concierge medicine is likely to be a part of the discussion. "Concierge medicine is definitely growing," says Herrick of the National Center for Policy Analysis. "Physicians feel restrained by low reimbursements and the hassle of insurance billing and collecting from numerous insurers. Patients feel rushed and often have difficulty seeing their doctor on a timely basis. The solution for many patients and physicians is a practice model with fewer patients but more time and attention to those patients that remain."