

## Health Secrets

### The doctor will see you for a price

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"We don't call it 'concierge' or 'boutique' medicine. We're not supplying heated towel racks in the exam room."

Those are the words of Bernard Kaminetsky, M.D., explaining why the national network of physicians he heads as the medical director of MDVIP, Inc., prefers the term "personalized wellness" to describe the service they provide.

Nevertheless, concierge and boutique medicine are the better-recognized terms for a type of medical practice that started moving across the country at the beginning of the 21st century. Some doctors and professional organizations, perhaps mentally agreeing with the luxury image those designations imply, now prefer the term "retainer medicine."

Whatever it's called, it's a practice that continues to gain proponents—and you should know how it works.

#### The concierge concept

The premise is simple: you pay your doctor to be retained among a select group of patients. Though there are some practices that charge up to \$20,000 annually, the average is about \$1,500 a person, which is separate from your health insurance costs. Doctors who develop a concierge office claim it isn't money that drives them, it's their desire to provide quality time with the people they're serving.

Shaveta Kotwal, M.D., is lucky—being part of the Erickson Health group, she doesn't have to add an annual fee to provide quality care to her patients. She schedules only two people an hour (the goal of many concierge practices), with some time built in for last-minute appointments. That means she can generally average 25 minutes of exam and discussion time with individuals.

"I can say to people, 'Bring me all the medicines you take, including over-the-counter and natural supplements.' Then I have the time to review what they're taking," Kotwal says. By reviewing everything, she can suggest what can be replaced or even eliminated, thus saving patients money and even preventing dangerous drug interactions.

By contrast, the average doctor in a non-retainer practice currently sees anywhere from four to eight people hourly. "It takes time to truly know the patient, especially older adults who often have several conditions interacting. Otherwise, doctors end up treating the problem that brought someone in and then letting them go," Kotwal explains.

"As a part of Erickson Health, I can even see patients on the same day they request an appointment," she adds. In 2008, Erickson Health doctors accommodated same-day appointments 26,808 times, or 25% of the time.

### **Typical concierge medicine services**

Attention like the kind Kotwal provides is becoming more unusual in private practices. Instead, the concierge fee guarantees you what they call "back to basics" of good medicine. Among the services it often includes:

- Appointments scheduled immediately
- Shorter waiting room times
- 24/7 access to a doctor
- Greater emphasis on preventive care
- Looking for and addressing mental health issues
- Nutritional counseling
- Electronic medical records to check medical histories and look for potentially dangerous drug interactions before prescribing

"[MDVIP] also takes the time to check for problems typically ignored or overlooked in most office visits, like insomnia," Kaminetsky says.

### **The price of attention**

Ultimately the difference between a service like Kotwal's and the concierge or retainer practice is money: many people find the extra attention doesn't come cheaply. They ask "What happens to people whose fixed income means suddenly losing their doctor?" That's not an unusual scenario for seniors as this concierge practice continues to rise.

Kaminetsky says good practices follow guidelines to ensure consumers don't face this scenario. "Any doctor who wants to join MDVIP has to make sure the people who opt out

have another doctor taking them on. A doctor can also retain 'scholarship' patients—people he or she carries without the annual fee, usually someone who truly can't afford to pay it," he says.

"The annual fee comes to about \$125 a month," Kaminetsky adds. "Now think of your cable bill or the money you spend on gourmet coffee. It's a matter of just not purchasing a few discretionary items, but most people don't make these choices when it comes to health care."

Kotwal appreciates the fact that her patients don't have to make a choice between cable TV and quality health care. "We understand seniors' health, and we understand they have fixed budgets. Erickson Health practices health care the way it should be practiced—and without any added fees."