

# FEELING good

## THE GIFT OF HEALTH

Should you treat yourself (or a loved one) to a "members only" medical plan?

BY LAUREL LEIGHT

**CHRISTINE ZALOCHA** is thrilled with the care she receives at the medical practice where she's a patient. "When I went in for my physical, my doctor asked about my mental health, and I admitted I was having a really tough year emotionally," says Zalocha, 36, a marketing VP in Oakland. "She suggested seeing a therapist and sent me a recommendation that same day. Then she followed up to see how the sessions were going." One Saturday, when Zalocha stepped on a nail, she texted the practice and, within hours, received a response from a nurse practitioner that her tetanus shots were up-to-date. "It feels like they sincerely care."

This type of medical experience might sound like a happy delusion, given our conveyor-belt system of healthcare, which so often makes patients and providers alike feel rushed and unimportant. But for an increasing number of people, easy access to the family doc is actually becoming the norm, courtesy of what's called membership-based medicine: Patients pay a monthly or yearly fee in exchange for more individualized care.

In the most basic form of membership medicine, your provider offers preventive care, screenings, and wellness support, and continues

Today there are more than 1,150 direct primary care practices (a type of members-only doctor's office) in the U.S.—up from just 141 in 2015.



to bill your health insurance; you cover the membership fee and co-pays. With a direct primary care (DPC) practice, there's no billing your insurance; in addition to your membership fee, you're often charged separately for services like blood work and lab tests. Concierge medicine is, as it sounds, the most luxe form of members-only healthcare: You pay a higher annual fee (some elite offices in cities like New York and San Francisco may charge upwards of \$80,000) in exchange for all-inclusive care and a greater breadth of services (perhaps home visits or health coaching), as well as unlimited access to your doctor via calls, emails, and texts (nothing is billed to insurance—although a growing number are accepting Medicare).

Membership in all models has its privileges. Same-day appointments and zero wait times are typical: 92 percent of DPC practices see patients the day they call, a 2015 survey found (compare that with the average 29 days it takes to get in with a family physician, as reported in one 2017 survey). According to a study conducted by MDVIP, a network of concierge primary care physicians, 97 percent of MDVIP patients were satisfied with the relationship with their doctor, versus only 58 percent in a traditional primary care practice, and 96 percent of MDVIP patients said they were satisfied with the personalized approach to their health needs. "Concierge and DPC patients generally seem happy; they're getting what they want, and it's offered in a transparent way," says Albert Wu, MD, an internist and professor of health policy and management at the Johns Hopkins Bloomberg School of Public Health.

Ideally, our health system would be simpler and fairer than it is now. But if you have the means, a medical membership might be a smart splurge for yourself or a healthy holiday gift for someone you love. Here's what you should know:

#### **You'll definitely get more face time with your physician.**

"In a traditional model, a doctor is expected to see 28 patients a day—that gives her about seven minutes for each appointment," says Lisa Larkin, MD, a

### **JOINING THE CLUB**

These popular practices are accepting new members.

#### **ONE MEDICAL**

The practice costs \$199 per year, works with most insurance plans, and has 60-plus locations in nine cities.

#### **FORWARD**

Known for its tech-focused approach, Forward costs \$149 per month, doesn't bill insurance, and has offices in New York City, L.A., and San Francisco.

#### **MS.MEDICINE**

This woman-only org charges \$2,750 per year, doesn't bill insurance, and has practices in the Cincinnati and D.C. areas (and is expanding next year to Florida).

#### **PARSLEY HEALTH**

The integrative-minded practice has offices in New York City, L.A., and San Francisco. Its "complete care membership" costs \$150 per month and doesn't bill insurance.



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board-certified internist and founder of Ms.Medicine, a DPC practice focusing on women's health. "After a quick examination, there's not much time to talk about prevention." At Ms.Medicine, Larkin devotes an entire hour to annual exams and 30 minutes for follow-ups. At the concierge practice Parsley Health, "your doctor meets with you for nearly four hours each year, and for 75 minutes at the introductory visit," says founder Robin Berzin, MD.

#### **You'll get more text time, too.**

Concierge doctors are often available at the tap of your phone screen and tend to reply to messages within a day, often within an hour. "The 24/7 access to my doctor was the most important thing to me," says Amy Eskoff Garrett, 51, a sales executive in Cincinnati, who joined Ms.Medicine after being diagnosed with breast cancer in 2017. "Not only could I reach out to Dr. Larkin at any time, but she proactively checked in and cared about me as a whole person."

#### **There are offices all over the U.S.**

DPC practices are setting up shop in smaller cities and even rural areas, says Wu. For example, Promina Health in Wilmington, North Carolina, has only one doctor on staff but, for \$45 to \$74 per month (prices vary by package), offers same-day appointments and short wait times. (Check [mapper.dpcfrontier.com](http://mapper.dpcfrontier.com) to find a DPC practice in your area.)

#### **You'll still need health insurance.**

Membership plans work best as add-ons to standard insurance, which is needed to cover specialized visits (say, to a cardiologist or an endocrinologist) and catastrophic care. This means you'll be paying twice (insurance costs plus membership). However, you may be able to cover medical service fees with a flexible spending account.

#### **You could be turned away.**

Concierge and DPC practices don't have to comply with many of the Affordable Care Act protections, including those for people with preexisting conditions, notes Maanasa Kona, assistant research professor at Georgetown University's Center on Health Insurance Reforms, "though some states do require that these arrangements not discriminate on the basis of health."

**The bottom line:** Membership plans appeal to people who'd like to be able to get a skin cancer check, a Pap smear, and a flu shot—all on the day they made the appointment. The plans are also ideal for those who want to be proactive about prevention and would benefit from a doctor's guidance in trying to stay healthy. "For me, the quality of care I get with a membership is priceless, both mentally and physically," says Eskoff Garrett. "I can't imagine a different way of managing my health and my care for the rest of my life."