Is Concierge Medicine Right for You?

A Helpful Checklist from
Total Access Medical



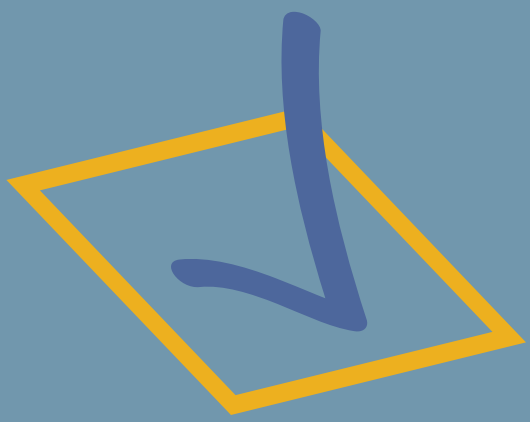
Total Access Medical, LLC®
Modern medicine. *Old fashioned CARE.*

INTRODUCTION

As you research your healthcare options, you probably will encounter medical models you're not familiar with, like concierge medicine. These models might pique your interest, but at the end of the day, it's just one more option to consider. How are you supposed to know if something like concierge medicine is right for you?

That's where this checklist comes in. Below, you'll find five statements related to healthcare. Read each statement and the explanation that follows and check the ones that resonate with you.

Note: When we say "you," we're using the universal you. We realize "you" could include your spouse and/or children. Or "you" could even refer to someone for whom you're researching different healthcare options, like an elderly loved one. For simplicity's sake, however, we're sticking with the singular you in the statements below.



You embrace the concept of preventive medicine and its focus on keeping you well.

Significance: With preventive medicine, the goal isn't to simply treat whatever diseases or ailments afflict you, but rather to create a personal wellness plan that will keep your whole person as healthy as possible moving forward.

As the American Academy of Private Physicians points out, "Preserving your overall wellbeing entails much more than simply keeping germs out of your body. What you eat, how much you exercise, your stress levels and your living environment all play an important role in your physical health. Private physicians have a keen insight into all these pieces of your life because they work much more closely with you than a traditional practice would."

Each patient's individual needs will be different, of course, but during your first visit, your concierge doctor will conduct a thorough health intake and likely perform blood panels to develop a baseline of where you are at that point. From there, you and your doctor will collaborate to create a personal wellness plan that works for you. This plan will include strategies for improving areas that need help and maintaining areas where you're doing well. For example, if you need to lose weight in order to help bring down your blood pressure, working with a nutritionist would be one strategy for attaining this goal.

This wellness plan isn't window dressing, either. You and your concierge doctor will communicate regularly about your progress, your milestones, and your setbacks, adjusting the plan along the way as needed.

While this might seem like a revolutionary concept, it's not. Thousands of years ago, physicians were regularly practicing preventive medicine. In classical Chinese Medicine, the doctor's job was to keep people healthy. In fact, the doctor "was rewarded for preventing disease, and punished for allowing their patients to get sick."

Preventive medicine is a philosophy that makes much sense, and one that concierge practices can commit to since concierge medical practices carry a dramatically smaller patient load by design. This means your concierge doctor has more time to focus on each patient's overall halth needs, not just urgent or chronic conditions.



You suffer from a health condition that requires regular monitoring and management.

Significance: If you require regular access to your doctor beyond a yearly physical and the occasional office visit for an acute illness, such as the flu, then concierge medicine makes a lot of sense. Here's why:

- **You don't have to deal with the hassle of scheduling appointments and "fitting in" on the doctor's calendar.**
- **You don't have to worry about being able to get a last-minute appointment.**
- **If you have questions or concerns during off-hours, you'll be able to reach out to your doctor directly via email and/or cell.**
- **You won't have to deal with copays and other insurance red tape. You pay for your concierge care on an annual or monthly basis, and this fee typically covers all visits with your concierge doctor and anything that takes place within the confines of the concierge physician's office (e.g. throat culture, blood work, and so forth).**
- **You'll see the same doctor for every visit, which is important when managing chronic diseases, such as diabetes.**
- **Your concierge doctor will coordinate all of your treatment, including treatment with any specialists. This reduces errors and ensures continuity of care.**



You like developing meaningful relationships with people who provide important services in your life.

Significance: You probably don't have a meaningful relationship with your cable guy, even though he, too, is a service provider. We're talking about those other service providers—financial planners, lawyers, dentists, and, yes, doctors.

These people provide important services that affect your life, both in the short term and long term. They also deal with sensitive information, so it's important that you can establish a trusting relationship. Of course, you can only build a trusting relationship if you work with the same person month after month, year after year and that person can put aside an appropriate amount of time for your needs, questions, and any unexpected issues that come up.

A concierge medical model allows you to develop this level of trust with your doctor. He or she is committed to you—taking the time to get to know you as a person, not only as a number. Now, we're not suggesting that physicians operating under other medical models don't care about their patients. They do care, and many would love the opportunity to develop meaningful relationships with their patients.

But the reality is that these physicians are seeing thousands of patients a year (typically between 2000 and 2500), which results in an unwieldy number of patient visits per day, with visits often lasting only ten to fifteen minutes. It's hard to develop a meaningful relationship with someone who can't spend much time *in* the relationship.



You're in a financial position to enroll in a program.

Significance: A pervasive myth about concierge medical care is that it's only available to the wealthy. While you certainly can find pricy concierge medical services, the majority of practices today offer reasonable enrollment fees. "Reasonable" is a subjective term, and we absolutely acknowledge that the fees won't be within everyone's reach.

That said, many people would likely be surprised at how affordable concierge care is. According to Concierge Medicine Today, "over 62% of the fees touted by direct-pay or concierge medicine doctors cost patients less than $135 per month."

With this fee, you get incredible benefits:

- **Personal wellness plans that focus on keeping you healthy**
- **Same-day visits**
- **Longer office visits (Concierge Medicine Today says that more than 70% of concierge physicians' patient visits last between 30 and 60 minutes)**
- **Off-hour access to your doctor**
- **Access to the same doctor for every visit**
- **Access to your medical records when you want them**
- **Coordination of all care by one doctor**
- **Fewer emergency room visits, since your doctor is available for urgent care and even house calls**
- **No need to miss work or school in order to "get seen" by your doctor**



In fact, concierge care could actually save people money over the long term. This ABC News report shows how concierge medicine can yield big savings. The report notes that by combining visits, which is easy to do when you have one doctor dedicated to treating your whole family, and reducing ER visits, this can result in hundreds of dollars in savings each year.

We'd be remiss, however, if we didn't note that most people who participate in a concierge medical program also carry a high-deductible health plan (HDHP) for catastrophic coverage. As Concierge Medicine Today explains:

> *"This gives the patient catastrophic coverage that meets ACA minimum coverage requirements with minimal premiums and they are still able to see a concierge physician. With an HDHP, most patients will never meet the high deductible anyway, so they spend their money at the concierge physician where around $135/month is cheaper than a better health plan. However, patients do need to be aware that the fees paid to concierge and/or direct primary-care physicians are not recognized by the IRS as HSA expenses. Therefore, they are not counted as a tax deduction like other healthcare expenses are."*



You like being in control of your healthcare.

Significance: Insurance-driven healthcare is a passive model for consumers, meaning that consumers often find themselves at the mercy of others rather than being in control of their own healthcare.

For example, making a doctor's appointment involves working around the doctor's schedule. Treatments for certain ailments might require a referral from a primary care physician. Getting access to your medical records can prove daunting and time consuming. And the list goes on and on.

With concierge medical care, on the other hand, you are in control, which makes sense. It's your health, after all. If you need urgent care, your doctor will typically see you the same day and possibly even make a house call. If you want access to your medical records, you don't need to go through endless red tape before getting them. You receive treatment for ailments and conditions as you're experiencing them, not after someone else says it's OK for you to seek treatment. And most importantly, concierge medicine is a collaborative approach, with you and your doctor working together to keep you healthy.

In other words, *you* play an important role in *your* healthcare, and you have a say every step along the way. And best of all, your doctor listens because he or she has the time to listen.

REVIEWING YOUR RESULTS

If you checked 1-2 boxes above, it might behoove you to consider concierge medicine. If you checked more than two boxes, definitely look into concierge medicine practices in your area.

And, of course, if you live in Pennsylvania, Delaware, or New Jersey, we hope you'll consider Total Access Medical for your concierge care needs. We're happy to answer any questions you may have, so contact us at any time.

We wish you much luck and wellness as you move forward.



ABOUT
TOTAL ACCESS MEDICAL, INC.

Serving the greater Philadelphia area as well as points in New Jersey and Delaware, Total Access Medical is a concierge medical practice that brings old-fashioned care to modern medicine. Founded in 2002, TAM focuses on making quality care readily available to subscribing patients through its network of affiliated primary care physicians. Each carefully selected physician has agreed to reduce his or her current practice size to a select number of patients in order to provide devoted medical services with an old-fashioned touch. No more lengthy waiting room waits, no more delays in treatment, no more wondering if your doctor will have time for you. From holistic medicine to internal medicine, our team is ready to provide the best care possible to bring you the best possible quality of life. Visit us online or call 1-800-318-6825 to discover how concierge medicine can make a difference in your world today.

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