



Direct Primary Care.... Simplicity in Healthcare

As American healthcare consumers, we have been taught (even brainwashed) to whip out the insurance card for every little thing that resembles the need for care. To our detriment, this has driven up the cost of healthcare insurance, but it has also weakened us as consumers. Unlike the consumption of any other goods or services, when it comes to healthcare, we don't ask the important questions—questions like, is there a cheaper alternative, a manufacturer's discount card, or can I just pay cash? I want to focus your attention on this latter question.

Paying cash directly to your physician (no insurance involved), as a member of a Direct Primary Care (DPC) practice can be beneficial to the patient in a number of ways. Patients in these practices can pay a monthly or annual fee, which covers all of their primary care needs throughout the year. As a patient, you may (or may not) receive better care, but one thing is for certain—there is more time for better care. The doctor who spends less time billing the insurance company will have more time for the patient. The doctor who sees 10 patients per day, compared to one who sees 30 per day, will have more time to provide excellent care. Patients who pay cash can generally shop around more easily, and because they have contracted directly with their primary care doctor, are more likely to get greater assistance in these efforts.

Let's face it—in a traditional medical practice the doctor's routine is pretty much established. There is very little time to deviate and educate you (the patient) about all of the healthcare options, as well as ways to cut costs on prescriptions, specialists, and items not easily billed to your insurance. It's not that the doctor doesn't care how much the x-ray or meds will cost you, it's just not high on the priority list. Perhaps if there were billable codes such as "Saved Patient \$200 on x-ray," there might be greater initiatives in this regard. That's a discussion for another day... Out of habit and/or lack of knowledge, patients willingly pay full price for things like x-rays and MRIs. With cash in hand and a prescription from a willing physician, you can get an x-ray for less than \$50. Of course there is an alternative—pull out your insurance card and pay according to your health plan.

Patients with a high-deductible health plan (HDHP) coupled with a Health Savings Account (HSA) are in the best position to save money with their DPC physician. Many healthy individuals mistakenly look at a \$5,000 deductible and say: "wow, that's a lot to pay if I get sick."

Perhaps; if you have a \$500 deductible, you will pay even more each month even if you don't get sick. When you couple the HDHP with a DPC physician, your primary care physician will (in most cases) address your health-related issues. In fact, as part of the new Affordable Care Act, such a combination policy is specifically addressed and will be permitted under the new mandate. Many individuals as well as employers are unaware of this option (see **10104 Section 1301 (3) of Affordable Care Act**) and how it might provide better care as well as a tremendous cost savings.

All too often patients leave money on the table by not taking advantage of tax-free money in their HSA, and in many cases their Flexible Spending Account (FSA) provided by their employer. If you are fortunate to have either or both of these accounts, a DPC physician could save you time and money. If you have money sitting around in these accounts remember, this is "cash" and with the right physician, cash can be king when it comes to obtaining primary care services.

Increasingly, many patients who need to get in to see a physician quickly (for a non-routine illness) are presented with these options: see a traditional primary care doctor in 2-3 weeks, an ER visit, or see your DPC physician—generally within 24 hours. Even with the best health insurance, an ER visit can be very costly. Don't get me wrong, health insurance is very important and we should all have at least a high-deductible (catastrophic) plan for such things as a car accident, surgeries, and the like. However, when it comes to primary care, the use of cash can go a long way. Having a direct relationship with your primary care physician can often keep you from spending half of your day in the ER waiting room, or it can avoid the need for four 10-minute office visits to get to the root of an issue with your traditional primary care doctor.

The DPC relationship may not work for all patients, as each of us must decide how we will spend our time and our money. However, as the landscape of healthcare continues to change, many of us may find our tolerance for higher fees, rushed office visits, and inaccessibility to our traditional primary care doctor to be unacceptable. For those willing to consider an alternative to the traditional insurance model, perhaps better total care and a greater appreciation for your time and money awaits you.

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