

Healthcare on demand



with Mary Drueke-Collins

We are not used to waiting around for anything anymore. We have access to almost everything 'On Demand.' Online purchases can be delivered overnight, sandwich shops bring food on a moment's notice, the latest movies are available to download and watch in minutes. Like it or not, our world is moving faster and people expect to receive answers in a shorter period of time.

Healthcare is no different. Most health plans provide access to telemedicine, which is the industry's answer to 'on demand' healthcare. Telemedicine allows you to FaceTime or email with a physician for simple health conditions like sinus infections, migraines, ear infections and even behavioral health appointments. Telehealth providers can write prescriptions in most states. This is a much more cost effective and time efficient way than emergency room visits to handle these common ailments where often times a simple trip to the pharmacy will cure the symptoms.

Sometimes, we have conditions that require a need to really see a physician in person, not just online. Over the years, as our health care system has been flooded with insured patients seeking access to care, it has actually become more difficult to schedule same day appointments with providers. As a result, 'concierge medicine' was developed. In exchange for a monthly or annual fee to the doctor, a patient has quicker access and more time with a primary care physician. The service allows same day office visits, 24/7 access to a primary care provider and more personal time with a trusted physician. Historically, this concierge care was not something for the 'regular Joe' with membership fees pricing the average person out of the service.

Recently however, a few Omaha physician offices established Direct Primary Care practices that cater to the average income earner. Direct Primary Care allows similar benefits to concierge medicine in that you have unlimited access to a primary care provider including 24/7 call or text access to the medical staff, lower cost lab, x-ray and imaging fees. In exchange, this access requires a monthly membership fee (typically around \$100). In the employee benefits world, we often see these direct primary care plans coupled with high deductible health plans. High deductible health plans do not offer copayments on office visit; these types of services are subject to the deductible. Although HSA regulations currently do not allow you to participate in a direct primary care program and contribute to a Health Savings Account (HSA) simultaneously (please consult your tax advisor for more details on this subject), it is an option for some people that would prefer access to a primary care doctor.

For those of you that might require assistance from all edges of the globe, there is also a solution for you. One Michigan based company touts their medical concierge services as a 'Healthcare GPS.' This company is not only an advocate for your healthcare assisting you with local, regional and national treatment solutions, they also aggregate your medical records, being able to deliver them anywhere in the world should you need medical services in your travels.

In our fast paced world, even the health care industry needs to adapt to keep up with the quicker turnaround times expected by our society. Ironically, the best way to accomplish this 'on demand' care goes back to establishing a strong personal relationship with a primary care provider. I guess you could say some things never change.

For more information, please contact your trusted advisor at Swartzbaugh-Farber – 'Client Centered – Client Advocates™'.