

*What's Going on in Healthcare
and
Evaluating Your Health Care Portfolio*

Presented by

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Evaluating your health care portfolio

Below are a series of questions to prompt meaningful discussions with clients.

HEALTH CARE QUARTERBACK

In today's health care environment, it is vital to have a quarterback for your health care. For adults, this is a primary care physician; i.e., internal medicine doctor or family medicine doctor.

- * Do you have this quarterback?
- * Do you have his/her name and contact information written down?
- * Do your spouse, children, or appropriate family members/loved ones have this information or know where it is located?

Talking Points: *Through personal experiences and stories from clients, problems can arise when you do not have a primary care physician (PCP) for your health care. Without this provider, there may be inadequate coordination of care between other physician specialists who do not have the full picture of your health. This quarterback, who sees you at least annually:*

- *will have personal knowledge of your "healthy normal" to more readily notice changes that could lead to serious illnesses;*
- *may manage/minimize potentially negative interactions between prescribed medications;*
- *can monitor chronic illnesses that could complicate treatment of other health issues, including depression;*
- *can guide you toward personal healthy lifestyle habits.*

CONTINUING CARE AS YOU AGE

Are you comfortable your current health care quarterback can provide ongoing care well into your retirement years?

Talking Points: *The demand for primary care physicians in the United States continues to grow faster than the supply, an especially troubling reality due to the growing needs patients will have as the baby boomer population ages. It is estimated the number of primary care physicians (PCPs) retiring in 2019 will be double those who retired in 2009, a trend expected to continue for the next 20 years. Additionally, more PCPs are limiting the numbers of new Medicare patients they accept, or they have completely opted out of Medicare due to declining reimbursements and burdensome regulations. Therefore, it is especially important to be under the care of a PCP before you reach the age of 65. If you are 55 or older, it is wise to have a PCP who is 10 – 20 years younger than you.*

TRADITIONAL PRACTICE VERSUS CONCIERGE MEDICINE

Do you understand the difference between a traditional primary care model and a concierge medicine practice model?

- * Have you studied both models to determine which would best serve your needs, goals and lifestyle?
- * Have you discussed these options with your family/loved ones?

Talking Points: *It is common for a traditional primary care physician to carry a patient panel size of 2,500 – 3,500+ patients, meaning less time spent with patients and longer wait times for appointments. Larger patient panels also mean more phone calls for appointments and other concerns; therefore, commercial telephone triage systems and online portals have become increasingly important methods for physicians to manage their patients and for patients to access their physicians.*

Concierge medicine is a primary care practice model with an additional focus on personal services for patients. To provide more services than are possible for a traditional practice, this model allows a limited number of patients to join the practice. Those who join the practice pay an annual membership fee for direct access to their PCPs. Membership fees can range from \$2,000 to \$30,000+ annually, based on services and numbers of patients served.

Enhanced personal services commonly include:

- * 24 hours a day, seven days a week, personal physician availability by cell phone, text and email;
- * Personal coordination of referrals to other physician specialists;
- * Same day and next day services;
- * In-suite lab draws, and telemedicine services.

Additional benefits for patients paying higher membership fees may include house calls and other more personalized services.

In concierge practices, primary care physicians limit their patient panels to several hundred patients at most and sometimes as few as 50 patient families. A smaller patient panel size enables these physicians to spend more time with their patients, including additional time interacting with other physician specialists on behalf of their patients. Chronic conditions can be more actively managed, along with more engagement in helping patients achieve their personal health care goals.

Most concierge physicians continue to be in-network providers for numerous commercial insurance plans and commonly participate in the Medicare program. Fees paid to concierge physicians are not recognized by the IRS as Health Savings Account expenses, so they are not counted as a tax deduction like other health care expenses.

MEDICAL HOME

Do you have a local preferred hospital or health care system (your “medical home”) for most medical procedures and/or inpatient services you might need when in Dallas?

✦ Do your family/loved ones have this information?

Talking Points: Having your local health care professionals connected to one health care system:

- allows your clinical team immediate access to your entire electronic medical record from physician offices, as well as any hospital or facility within that health care system’s network;
- enables easier, streamlined communication with you and between your various physicians;
- can reduce health care costs;
- leads to better continuity of care as you age.

OTHER PHYSICIANS

Do you have any physician specialists you see on a regular basis? (cardiologist, dermatologist, gastroenterologist, etc.)

✦ Do family/loved ones have these physicians’ names and contact information or know where the information is located?

Talking Points: If you need your specialist(s), especially in a health care crisis, and your family is unaware of these specialists or do not have their names and contact information, your care can be affected. This is especially true if you do not have a local medical home where your electronic records would be available to any treating physician.

If you have a second home where you spend a significant amount of time, do you have a local physician(s) in that community?

✦ Do family/loved ones have these physicians’ names and contact information or know where the information is located?

Talking Points: If you have a medical situation when residing at a second home and have no physician at that location who has knowledge or access to your important medical records, the results could be unfortunate or catastrophic. To reduce this risk, having a concierge physician where your primary residence is located may be a better option. You can immediately reach them, and they can consult with other physicians as needed.

EMERGENCIES

- * Do you know the name and location of your preferred emergency department?
- * Do family/loved ones have this information if they must take you to the hospital?

Talking Points: *An emergency is no time to be clueless as to where to go for treatment or to have family members in the dark if you are unable to communicate. It is especially important to know which facilities are designated as Level 1 Comprehensive Trauma Facilities by the Texas Department of State Health Services and why this is important. Baylor University Medical Center at Dallas and Parkland Memorial Hospital are the two longstanding adult Level 1 Trauma Centers in Dallas County. In 2014, Methodist Dallas Medical Center became the third adult Level 1 Trauma Center in Dallas. Children's Medical Center of Dallas is the only Level 1 Trauma Center for children in Dallas County.*

It is also important to know if your hospital has a separate entrance or location for non-life-threatening emergencies and how to access that location.

AMBULANCES

- * Did you know you can instruct an ambulance to take you to your preferred hospital/health care system and they should comply with your wishes? (One caveat: If paramedics believe you have a life-threatening situation, they will take you to the closest emergency department.)
- * Do your family/loved ones know the location of that emergency department to take you if needed?

Talking Points: *If you or a loved one needs an ambulance to transport you to the hospital, it is wise to instruct the paramedic to use the emergency department at your medical home. Precious time can be wasted if the facility knows nothing about you when you arrive, including ongoing health conditions, treating physicians, medications, and other important information.*

MEDICATIONS

Do you have a list of all medications (including dosages) you take and the prescribing physician(s)?

- * Do you know where the list is located?
- * Do family/loved ones have this information or know where the list is located?

Talking Points: *It is always important to have an updated list of all medications you currently take, including dosages and the prescribing physician with contact information. The information should be easily accessible, and you should take a copy of the list whenever you travel.*

FUTURE NEEDS

Have you talked with your family about how to handle personal, financial and/or health care matters if cognitive issues were affecting your decision-making functions?

- * How would you want us to proceed if we observed changes in behaviors, possibly due to cognitive issues, which we believed could be affecting your decision-making functions relative to our work together?
- * Is there a family member or other individual you would want us to involve if we began to see any changes of this nature and had concerns?

Talking Points: *As advisors, we may see these issues before those closest to you because we are not around you all the time, but do meet to discuss complex matters on a regular basis. We are sensitive to these issues as we are experiencing them with some of our clients. Consequently, we believe it is wise for our clients and appropriate trusted family members to have these conversations regarding a game plan.*

My health care portfolio

HEALTH CARE QUARTERBACK (PRIMARY CARE PHYSICIAN):

Name: _____ Tel: _____

Address: _____

MEDICAL HOME:

Name: _____ Tel: _____

Address: _____

PREFERRED EMERGENCY DEPARTMENT:

Name: _____ Tel: _____

Address: _____

OTHER SPECIALISTS:

Name: _____ Specialty: _____ Tel: _____

Name: _____ Specialty: _____ Tel: _____

Name: _____ Specialty: _____ Tel: _____

Name: _____ Specialty: _____ Tel: _____

Name: _____ Specialty: _____ Tel: _____

Name: _____ Specialty: _____ Tel: _____

