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Pay Flat Fees to Doctors With Direct Primary Care

For a set price, patients receive a full range of medical services.

By [Christopher J. Gearon](#), From *Kiplinger's Retirement Report*, March 2013

3 Costly Surprises for Retirees

Ever need to wait a week or more to see your primary care doctor? Perhaps you should follow the lead of Debra Sallee, 58, a Seattle hair salon owner. For a flat fee of \$79 a month, she can see her [family physician](#) as often as she wants—with no co-payments or health [insurance](#) forms. "It's just so convenient. They are at my beck and call," she says.

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For several years, Sallee has been a member of Qliance, a primary care provider with four locations in and near Seattle. Her fee pays for

round-the-clock e-mail or Skype access to the medical staff as well as same- or next-day (or evening) appointments for non-emergency medical care.

Sallee and Qliance are part of a growing movement known as direct primary care. For a set monthly fee, patients receive a full range of preventive services, such as wellness examinations, screenings and basic mental [health care](#). Qliance also provides urgent care, including treatments for respiratory infections. Monthly fees are based on age, ranging from \$54 to \$89.

Direct primary care is an outgrowth of a concept known as concierge care, which provides unlimited access to physicians for hefty premiums ranging from \$2,000 to \$5,000 a year. Direct primary care provides many of the same services at a much lower price, eliminating the administrative costs and hassles of insurance. "It's concierge care for the masses," says Dr. Erika Bliss, a family physician and chief executive officer of Qliance. More than 80 medical practices nationwide belong to the Direct Primary Care Coalition. (Some members offer higher-priced concierge services.)

The trend has had an impact on concierge care. "We've seen more and more demand," says Dan Hecht, chief executive officer of MDVIP, a Boca Raton, Fla.-based concierge care company, with 565 affiliated physician practices in 40 states. MDVIP's 200,000 patients each pay between \$1,500 and \$1,800 annually—a lower price than many concierge competitors.

Primary care providers typically provide most of a patient's care, including coordinating the oversight of patients with diabetes, asthma, heart ailments and other chronic conditions. Providers such as Qliance and Cambridge,

Mass.-based Iora Health also coordinate all specialist and hospital care.

When Your Insurance Falls Short

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Market Update

DJIA	17,831	+8.2
S&P 500	2,058	-0.7
NASDAQ	4,727	-9.2

Direct primary care may be a good option for those without insurance or who have high-deductible policies, such as Sallee. She pays a health insurer \$311 a month for a policy with a deductible of \$2,750, which she considers "catastrophic" insurance for high-cost hospital services. She pays Qliance separately.

Many employers who offer high-deductible plans are paying the fees for direct primary care. In these cases, the employer-based insurance covers the costs of specialists, hospital care and major tests once the patient meets the deductible.

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Employers and unions pay Iora Health \$50 a month to cover each worker and [retiree](#) in the Boston area; Dartmouth, N.H.; Las Vegas; and Brooklyn, N.Y. "Our practices aren't designed for rich people to have conveniences," says Dr. Rushika Fernandopulle, chief executive officer of Iora Health.

Direct primary care could get a big boost next year. Under the federal health care law, these practices will be able to operate in state-based [health insurance](#) exchanges. However, insurers on exchanges must offer a basic benefits package that includes hospital, drug and other coverage, so direct primary care practices will likely team up with other health plans.

If you're considering a direct primary care practice, get a list of provided services and talk with a physician in the practice. Also, some practices that are similar to concierge care may accept insurance but charge a monthly fee for extra services. For options in your area, visit the Web site of the Direct Primary Care Coalition (www.dpcare.org).

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Rewards	16.04%	▼	16.10%
Business	14.43%	—	14.43%
Student	16.17%	—	16.17%

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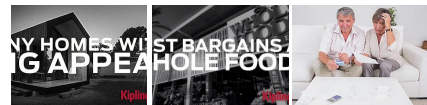
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What is your economic outlook?

- A pickup in economic growth is coming soon.
- A very slow but steady recovery for the next few years.
- We're headed for another recession soon.
- We're in a depression, and don't realize it yet.
- Not sure.

Question 1 of 3

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