

## **Boutique Medicine**

*House calls, 24-hour access to docs, no answering service, no insurance – is this the future of medicine?*

**By Richard Ilgenfritz**

**Bala Cynwyd** – Doctors say insurance companies are practicing bad medicine. Now some physicians are getting together to create something new – and they are not inviting the insurance companies.

Imagine walking into a store and telling the clerk, “I think that your prices are too high. So I’m only going to pay half the cost you are charging. And there is nothing you can do about it.”

Most businesses couldn’t survive under such a system.

But in the world of insurance companies, that is how it’s done every day. Insurance companies have tremendous power to set their own rates for the medical procedures they cover. And some doctors are beginning to say they have had enough of that system and are ready to kick the insurance companies out of the waiting room.

**House calls, direct access to physicians via cell phone, and no insurance bills: “Boutique” medicine is still a small-scale operation, but physicians and patients tired of dealing with insurance companies are turning to the flat-fee arrangements. Robert Weiss was the first physician affiliated with Total Access Medical.**

### *A New old fashioned approach to medicine*

Physician anger over low reimbursement rates from insurance companies is helping to create a new kind of doctor. It’s creating a doctor who is saying no to all forms of insurance, Medicare and Medicaid.

When a physician sees a patient and submits a bill to the insurance company, the doctor typically only sees a small portion of the money. If a procedure bills at \$100, the insurance companies will routinely pay a much smaller percentage of the cost – say \$40 to \$50.

That leaves physicians eating the rest of the cost.

This situation with the insurance companies is creating something called medical boutiques. It’s a type of service that started in Florida several years ago and in recent years has begun moving out of the Sunshine State and going across the country. The

basic idea is that the patients pay an up-front yearly fee and have access to their doctors 24 hours a day, seven days a week.

With the idea of giving patients total access to their doctors, some physicians have started a boutique called Total Access Medical in Bala Cynwyd, a small but growing practice.

Dr. Robert Weiss was the first physician affiliated with Total Access Medical.

For an up-front fee of \$2,000 a year, patients will have complete access to a full range of services day or night.

Weiss believes the low reimbursement rates are fueling the need for boutique medical practices.

“Patients were frustrated by the level of care. They say the quality was being reduced,” Weiss said.

In a regular office, the physicians are forced to cram as many patients into the day as possible in order to recoup losses from the insurance companies. It could be called the age of assembly line medicine.

In the end, that leaves physicians with less time to devote to each patient.

“Patients came to me and said there had to be a better way,” Weiss added.

Using a model that has been developed in other area of the country, they created Total Access Medical.

When on call, Weiss has no outside service to filter calls, as most other physicians do. Instead, his patients call his cell phone directly when they need after-hours attention.

They also use old-fashioned techniques with patients, including house calls. As the practice has grown, Total Access Medical is adding more physicians.

Dr. Winslow Murdoch recently joined the practice. “I was in the same position, being forced to see 20 to 40 patients a day. It didn’t let me deal with the room problems of patients,” Murdoch said.

Now, instead of cramming patients into each day, Murdoch expects to be able to spend more time with each person. And it is likely that more doctors will begin taking up boutique medicine.

“I think this model will begin to pick up,” Murdoch said.