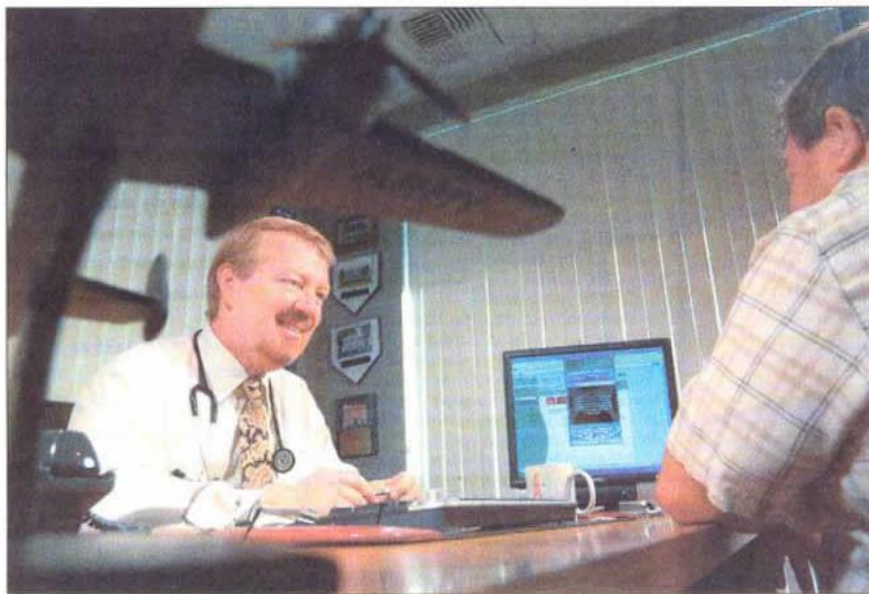


SOUNDINGS



DENNIS MCCOY / SACRAMENTO BUSINESS JOURNAL

Dr. Robert Taylor talks with a patient who pays a yearly fee for a physical, six office visits and Taylor's cell-phone number

New twist on healthcare: Concierge doctors

KATHY ROBERTSON / STAFF WRITER

Most people buy health insurance and go where they're told. Others buy the doctor and go when they want.

"Concierge medicine," a new approach to medical care that has patients forking over a flat annual fee for speedy access to their personal doctor, has come to Greater Sacramento.

Getting Dr. Robert Taylor's cell phone number — and everything that goes along with it — costs his patients \$1,600 a year, but many of them claim it's a life saver. They get a physical, six office visits per year, and their doctor's ear 24/7 when things get urgent.

About 250 have paid the tab so far, frustrated by such staples of modern healthcare as medical office voice mail, an inability to see their doctor when they think they need to, and brief visits. Taylor, a long-time Roseville doctor, plans to limit his practice to 500 patients so he can continue to get people in quickly and treat them well.

Concierge medicine, founded in Seattle a decade ago, is rare but growing in popularity on both coasts. It raises hefty questions about access because conventional doctors who switch to the model must drop most of their patients. Taylor had 3,500 active patient charts in January, two months before he changed

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CONCIERGE MEDICINE: Only 146 docs have opted to go this route

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over.

Reaction by the California Medical Association is mixed. The trade group wants to support doctors' ability to practice medicine the way they want, but it worries about a growing shortage of doctors and aggravating the healthcare divide between rich and poor.

Better access for some patients could mean longer waits for others, the Government Accountability Office agreed in a study of concierge medicine last month, but said the numbers are too small to present a problem yet. The report by the investigative arm of Congress identified just 146 concierge doctors nationwide as of last year.

Meanwhile Taylor — and his patients — love the new approach.

Dave Becker, a Loomis resident who owns a "small, nothing company that can't afford health insurance," called Taylor midday last week with an ear infection. He saw Taylor at 3:45 p.m. and felt better the next day.

"Running a small business, you have to go to work every day," Becker said. "He knows me and my medical history. It's been a good solution for me."

Avoiding the daily head kick: A licensed doctor since 1980, Taylor knew enough about managed care to avoid it.

Now 52, Taylor did stints with a small emergency medicine group and occupational medicine clinic before he started a local practice in 1990 that accepted preferred provider organization plans and other types of insurance, but no HMOs.

Taylor dreamed of taking time to really talk to patients, answer their questions and teach them how to take better care of themselves. His sister died from melanoma, a form of skin cancer, because

First Class Medical

Business: a spreading kind of medical practice that offers a comprehensive physical, up to six visits a year and access to the doctor through his personal cell phone for a flat annual fee

Owner: Dr. Robert Taylor

Located: at 2550 Douglas Blvd., Suite 160, Roseville

Contact: (916) 764-9575 or www.firstclassmd.net

nobody noticed a spot on her back until it was too late. He didn't want to miss that kind of clue.

Even in his own practice, the paperwork and administrative hassles got in the way. His pay dropped. By 2000, Taylor was doing more and liking it less. He saw up to 30 patients a day.

"After a while, I just couldn't see one more patient," he said last week. "I didn't go into medicine to have my head kicked in every day."

A history buff who reads widely, Taylor had heard about concierge medicine, where doctors charge patients membership fees in exchange for better service.

Fees are \$60 to \$15,000 a year for individuals, but most charge between \$1,500 and \$2,000, according to the GAO report. Amenities generally include same- or next-day appointments, preventive-care physical exams and 24-hour phone access.

The idea appealed to Taylor, but not the notion of dismissing hundreds of insured patients and then trying to woo them back on their own dollar.

"It's a leap of faith for them, too," he said.

Little more than a latte a day: Taylor no longer takes Medicare. His last contract with an insurance company ended March

1. He'll send bills to health plans for services he provides and give his patients any checks the plans send back, but he collects an upfront fee for a year's worth of care.

Patients plunk down their own cash or use money from health savings accounts, cafeteria plans at work or other financing tools. Taylor refers some to McGrew & Maher Insurance Services Inc. in Roseville for help setting up a health savings account, if they want to go that route.

One patient costs \$1,600. Couples pay a total of \$3,000 and kids cost \$500 a year. "A little more than a latte a day," Taylor said. "I'm never going to make a gazillion dollars doing this, but people will benefit."

Taylor continues to operate out of the same office on Douglas Boulevard he's had for five years. There are three exam rooms and a staff of three to serve 10 to 12 patients a day. He makes a few house calls too.

When patients need more care, Taylor refers them to specialists, then follows up to see what happened.

Patients see it as buying time. His and theirs. Most have insurance. Some had to think hard about the additional expense. For others, it was a no-brainer.

Access and speed: Helga Jeffrey tried the Kaiser health system but said she had problems. She shopped Sutter Health next. She made an appointment, sat down and watched the doctor scribble notes on a pad without looking at her.

Now she has Taylor's ear.

"Doctor T. knows her personally," said Helga's husband, Wilbur Jeffrey, who signed on as a patient last week. "He asks 'What's up?' and says, 'Come on in.'"

Last week, Taylor referred Helga to a vein specialist who admitted her to the hospital. Taylor called to find out how she was doing.

"Unheard of," Wilbur mused. For now, at least a few others in the area are thinking about making a change, and the industry expects the list of concierge physicians to grow.

"Some of the happiest doctors I run into today are concierge doctors," said Dr. Jack Lewin, CEO of the California Medical Association. "If the choice is between quitting and changing to concierge medicine, it's the doctor's right to do so."

Widespread movement in that direction, however, could pose physician supply and access problems, Lewin added.

"Cash business is always the easiest," said Bill Sandberg, executive director of the Sierra Sacramento Valley Medical Society. "If people want one-on-one attention and are willing to pay for it, that's the American way."

Local medical groups have all made progress in seeing patients faster, though. Many groups now keep slots open to accommodate patients who need to get in quickly, Sandberg said. This works fine for episodic care.

The real benefit of concierge medicine is having the time to address various medical problems in one visit, delve below the immediate need, and notice the other things going on.

"When you find the melanoma and a patient says, 'I wouldn't be here without you,'" Taylor said, "that gets my batteries going again."

'I didn't go into medicine to have my head kicked in every day.'

Dr. Robert Taylor
Concierge doctor