

## Direct Buy Concierge

The direct primary care (DPC) model gives family physicians a meaningful alternative to fee-for-service insurance billing, typically by charging patients a monthly, quarterly, or annual fee. This fee covers all or most primary care services including clinical and laboratory services, consultative services, care coordination, and comprehensive care management.

Dr. John Dunlap runs a direct primary care practice in Overland Park, Kan., offering patients direct access to him by phone and longer appointment times. The model is similar to concierge medicine. Barrett Emke for NPR **hide caption** More than 1 in 5 wealthy people pay an extra fee for direct access to their doctor, according to a new poll from NPR, the Robert Wood Johnson Foundation and the Harvard T.H. Chan School of Public Health. For low and middle income people, the rates are less than half that. In its first incarnation, it was pricey. "Concierge medicine appeared in primary care in the 1990s with the purpose of providing luxury medical care," says Erin Sullivan, the research and curriculum director at the Center for Primary Care at Harvard Medical School. At the high end, some concierge practices charged as much as \$30,000 a month, she says. "That model emerged in the mid-2000s to focus on restoring the doctor-patient relationship and providing access to more personalized care at a lower price point than concierge medicine," Sullivan says. "There are approximately 1,000 [direct primary care] practices in 48 states serving approximately 300,000 U.S. patients," says Sullivan from Harvard, citing the Direct Primary Care Coalition. There's less known about how many patients receive care in true "concierge" practices, Sullivan says. There are also many patients seen at hybrid practices, which charge an extra fee for some of the same perks these other models offer but also bill your insurance, like a traditional doctor's office. If you have any questions when planning your travel, or with your travel excursions, ADTRAV Vacations is here to assist you. Please contact them directly at **833.710.0842** or by email at [volvo.travel@adtrav.com](mailto:volvo.travel@adtrav.com). The focus on affordability distinguishes this new type of DPC from old-school "boutique" concierge medical practices, which cater to a small number of patients willing to pay thousands of dollars a year for access to top-tier doctors. Recognizing the potential value of DPC, some employers are even offering direct primary care as a benefit to go along with their insurance plan, covering some or all of the membership fee. Even healthier patients may be attracted to the convenience and personal attention you can get in direct primary care. No more booking appointments months in advance, and you can spend more time with your doctor, who can get a better understanding of your medical history. Beware that some DPC organizations are marketing their services as a replacement for insurance. For example, Zenith Direct Care, which says it is the largest direct primary care group in Utah, promotes its services as a low-cost alternative to traditional health insurance. Zenith also suggests that patients get additional coverage through healthcare sharing ministries, but these are also not health insurance and have strict limits on what they cover. Hi There! No, never! They said that they were sorry and that they would speak to their training team about the incident. Amex platinum has some great perks but their concierge (for me anyway) is definitely not one of them. You are about to leave BMWUSA.com and will be directed to the Black Book Credit Score powered by Equifax. The information you provide to Black Book, excluding your credit score, will be shared with BMW and a BMW dealership for the purpose of improving your car buying experience. If you decide to get an expert's help when you're buying your next car, you still might need help choosing the right service for your needs. You might consider using a car-buying concierge, AutoNation Direct's car-buying service or the car-buying services offered by AAA and discount clubs such as Costco. And finally, if you decide on a more traditional approach, you could use a car broker. Work for either a flat fee or a percent of what they save you on the purchase price of the car. A car concierge will advise you on your choice of vehicles, negotiate the best price, review the contract and arrange to have the vehicle delivered to your home or office, where contracts are signed. While car concierges charge an upfront fee, they promise to negotiate a low price that yields net savings for the buyer.

Buying resale or direct you **are** a DVC member! Every member has the same banking, borrowing and booking windows. Every member is a deeded owner and, you are treated the same with member services. When purchasing directly from Disney buyers must choose from the limited selection of contracts that Disney is currently selling. Disney is currently officially selling contracts at the new Riviera Resort and the Aulani Resort. It can be possible from time to time to purchase other home resorts directly from Disney, but it is subject to limited availability. Disney also only sells contracts of 100 points or more. While periodically owner upgrades or Right of First Refusal buybacks result in Disney having additional contracts to sell through their sales office, the available contracts usually remain limited to only the newest resorts. While purchasing resale can save you thousands of dollars, only members who own 150 points or more and purchased directly from Disney are eligible to use their points to book into a select number of Disney resorts and experiences including Disney Collection Resorts, Disney Cruises, Adventures by Disney and the Disney Concierge Collection. While the Membership Extras only benefit direct DVC buyers, there are a multitude of ways to obtain similar discounts without purchasing directly through Disney. For example, many resale buyers opt to sign up for a **Disney Visa Credit Card by Chase** which offers cardholders discounts on dining and shopping as well as other membership perks. Or, you may consider purchasing a **Tables of Wonderland** membership which offers 20% dining discounts at many Disney dining locations. After performing a cost analysis, most owners and potential owners agree that Membership Extras are not worth the extra cost of purchasing directly from Disney. Buying Disney Vacation Club resale versus direct is a great way to save a substantial sum on your DVC purchase. For more information about purchasing a DVC resale contract, contact a licensed DVC Shop representative today. You can also **view current DVC resale listings at this link**. I decided that it was time to take control of my time spent with patients to make my services available when patients need me, without becoming a financial burden. I created a clinic where patients do not have copayments and will never receive a "surprise bill." All costs are transparent to patients, including laboratory and imaging tests. Patients can talk to me on the phone, send a text, or email. A clinic where patients can talk to the physician on the phone or send a text or email? This is direct specialty care. Physicians practicing the traditional concierge medicine model here in the United States still bill patients' insurance. In addition, to make their practice profitable, they charge a retainer fee that will allow them to keep a small patient panel. In contrast, direct care specialists do not have a contract with insurance companies. I believe that both concierge medicine and direct care specialists offer exceptional care and better access to physicians. The difference is in costs: One is more expensive than the other. Traditional concierge medicine practices usually ask for high retainer fees in addition to copayments for visits. They do not offer any access to discounted pricing for laboratory or imaging tests. Patients continue to receive surprise bills from their insurance company. Why don't direct specialty care practices contract with insurance companies? Contracting with insurance companies increases a practice's overhead costs (as more money is spent on coding and billing services and more office staff). When practice overhead is lower, the cost of patient care can be significantly lower. Patients pay a monthly membership to become a direct specialty care practice member. The membership covers the cost of visits and access to the benefits of the practice. In addition, direct care specialists do not charge copayments or send surprise bills. They can contract directly with laboratory and imaging centers and offer discounted prices. Patients with insurance are welcome to use it to cover tests, imaging, and medication. The patient has the power to choose between paying a cash price vs a "covered" service. Most young patients, like Alan, have a high-deductible plan. A few regular blood tests might cost a patient hundreds of dollars before meeting a deductible. One MRI scan costs \$4000-\$6000. Patients who join a direct specialty care practice pay \$30-\$40 for regular labs and \$400-\$500 for an MRI. I am now 2 years into practicing medicine as a direct care specialist. It is not a dream anymore. Yes, you may call it "concierge medicine without the price tag." I call it "direct specialty care." My patients and I are both accountable to one another. Together, we make a plan, and we have the time to implement it. After I started my company, Alan was one of the first patients to join. He embraced my practice model and

became one of the ambassadors of the direct specialty care movement. He is back to a normal life of taking care of his family, getting his wife back, and teaching math to high school kids. The individuals Rivian picked to take on the title of a Rivian Guide aren't glorified customer service representatives, either. The company said these employees have direct access to the whole team, including engineers, designers and higher-ups. If you want to learn more about, say, the engineering process behind the drive modes, a Rivian Guide can do that. If you want an explanation on some features included when you configure your new Rivian, that's also possible.



**Direct Buy Concierge**

21f597057a