

House Calls

Goodbye to long waits, inattentive physicians and all that. Special treatment can be yours—at a price.



By Peg Tyre

Two years ago, Fred Perenic decided the doctors in his health plan weren't worth a dime. "It was hard to get an appointment, and I never saw the same guy twice," says Perenic, 53, the president of a Detroit manufacturing company. At the doctor's office "everyone was always in a rush. It was maddening." So Perenic signed on with Dr. John Blanchard. For a \$5,000 annual fee, Blanchard provides Perenic with a yearly three-hour physical, same-day appointments and his personal cell number. Blanchard also calls on Perenic at work to monitor his blood pressure. The price is steep, says Perenic, but for the first time in years, he feels taken care of. Having this much time with a physician, he says, "is almost a guilty pleasure."

Overcrowded offices and overworked physicians have made a trip to the doctor feel like more than a hassle: it's dispiriting. Now, a small but growing number of doctors, clinics and hospitals are offering premium service to elite customers—and affluent baby boomers like Fred Perenic are shelling out big bucks to get it. About 250 so-called "concierge physicians" exist in the United States today: these are primary-care doctors who charge an annual retainer in exchange for same-day appointments, unhurried exams and house calls. The Cooper Clinic in Dallas, whose tab is \$3,000 for an eight-hour physical exam, has seen its client base grow 45 percent in the last four years. Baltimore-based Pinnacle Care International charges members between \$5,000 and \$25,000 a year, in addition to a hefty initiation fee, to keep track of medical records and coordinate health care. Members can get fast-track appointments with overbooked specialists, too.

At Dr. Dan Cosgrove's WellMax clinic in southern California, patients pay up to \$9,000 for what may be the most exhaustive physical examination available outside of a medical examiner's office. For three days, WellMax patients get routine tests and blood work, as well as more esoteric exams that measure cognitive function, plaque buildup and genetic vulnerabilities to heart disease or cancer. In three years, Cosgrove's practice has grown from 50 patients a year to nearly 500. "Is it health care for the rich? I guess so," he says. "But when you come to my clinic, I'm not concerned about the national health-care picture. I'm concerned about you."

Health-care experts who fret that too many medical resources are already being spent on too few say the new trend only makes matters worse. Forty-five million Americans live without health insurance. The growth in high-end medicine "is yet another stark inequity in an already unequal system," says David Magnus, a biomedical ethicist from Stanford University. Concierge docs defend boutique care, saying it frees them up to do their jobs right. "I can afford to take the time I need to really listen and get to know each person," says Blanchard. The pay is good, too. While primary-care doctors, on average, make \$140,000 a year, Blanchard, who has capped his practice at 100 patients, could make \$500,000 before he even picks up a stethoscope. Top specialists find room in their busy schedules for deep-pocketed Pinnacle members, says COO Rick Kramer, because "these patients can pay for their services outright."

One California hospital has even begun leveraging the seemingly insatiable appetite for white-glove care into a fund-raising tool. Hoping to turn wealthy patients into big donors, administrators at the University of California, San Francisco, Medical Center founded the Cardiology Council. For \$1,500 a year, members get same-day appointments, invitations to lectures and the private cell-phone number of the chief of cardiology. UCSF Medical Center CEO Mark Laret says he isn't offering another level of care, only perks that have prompted many council members to make sizable donations. That cash, says Laret, "allows us to hire additional cardiologists who serve all kind of patients... Anyone who thinks it is inappropriate for a public hospital to be doing this hasn't taken a hard look at our operating deficits."

While high-end medical care can make you feel pampered, it won't necessarily keep you healthier. Unnecessary medical tests can produce false positives that lead to anxiety—and even more tests. And almost all carry a small but significant risk of injury and, in some cases, death. What we instinctively know: a doctor's personal attention is a plus. "A primary-care doctor who knows you and has time to treat you," says Barbara Starfield, who studies health care at the Johns Hopkins University, "will keep you healthier."

Joe Polish, 36, a Tempe, Ariz., marketing executive, says the \$10,000 initiation and a \$5,000 annual fee he paid Pinnacle last year has already made him feel better. So far, Pinnacle helped Polish change his primary-care doctor, get an executive physical and locate an out-of-town physician for him when he got sick on a business trip. Polish says he joined Pinnacle as an investment in his future. "I'm trying to give myself the greatest possible chance" to live long and live healthy, he says. And for that, Polish says, \$15,000 is a small price to pay.

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