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## HEALTH MATTERS

# Alliance makes primary care affordable, accessible

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Dr. Lisa Denny and Dr. Andrea Arena worked in community health centers before going into private practice, and they've always believed health care should be accessible to all.

So when they opened Barrington Family Medicine together last January, they felt

strongly that it couldn't just serve people with private insurance, as so many doctors' offices do.

They chose to accept Medicaid patients, knowing they'd likely lose money on them. But in Barrington, they found, many families aren't quite poor enough to qualify for RIte Care, but also not rich enough to be able to afford private health coverage, so they go uninsured.

To reach them, the two women joined HealthAccessRI, an alliance of primary-care physicians – seven practices so far, with 21 doctors – that is trying a whole new business model.

Pay \$75 upfront and \$25 per month and you'll be able to see the Barrington doctors for just \$5 per office visit – less than many insured patients pay now, and with discounts for families.

Of course the fee doesn't cover emergency-room visits, hospital stays, imaging, lab work or even prescription drugs – it's not health insurance – but if your child gets sick over the weekend or at night, the doctors will take your call and hopefully save you the ER visit.

And if you're a diabetic, say, and go see an endocrinologist, that won't be covered, but if you let the primary-care doctors monitor your condition, you can see them as often as you need.

"Most people only need primary care, and it improves their health care tremendously," said Dr. James Schwartz, who has been testing the Access model in his own practice, Family Doctors of East Providence, for more than three years.

While most uninsured people avoid care until they have an emergency, and then incur the high cost of an ER visit, or just go to an urgent-care facility with no follow-up, Schwartz said, HealthAccessRI allows them to cover most medical needs in one place, at a low cost.

The program also promotes a better use of health care resources, he and others said, because primary care has been shown to both improve health outcomes and reduce costs.



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**Dr. James Schwartz, of Family Doctors of East Providence, is one of the principal partners of HealthAccessRI. The alliance currently has 21 doctors.**

Indeed, nationally and locally, there's been a growing interest in promoting primary care and ensuring every person has a "medical home." But the single biggest challenge that doctors and policymakers cite is how to pay for it within the insurance system.

The answer is simple, Schwartz said: Take insurance out of it, as HealthAccessRI does – even when members have high-deductible health plans, as a few do, the health plan isn't billed.

And implausible as it might seem, primary care doctors can make more money this way than with privately insured patients, Denny noted. The average privately insured patient brings in \$100 to \$150 per year, but her Access patients (each practice has its own fee schedule) will bring in \$375 per year, not counting office-visit fees.

"This is good for our revenue stream," Denny said.

Schwartz, who has only about 45 Access patients so far (out of a couple thousand total in the practice), said he'd love to have a practice that was entirely built on that business model.

"If all my patients paid me \$25 per month," he said, "I would have much-reduced overhead, much-reduced administrative burden, simplified operations, and I would be able to spend more time with patients, probably give them more satisfying service, and restore what I consider to be the old-fashioned, doctor-patient relationship."

Dr. Michael Fine, who pioneered this model at Hillside Avenue Family Medicine in Pawtucket, and has the most Access patients – about 200 at the practice – said that if this model takes off on a large scale, it could be the most viable way to make the "medical home" concept a reality, because it brings in so much more money than insurers are willing to pay.

To bolster the program, the alliance is working to make other medical services more affordable to its members. Already, it has deals with East Side Clinical Laboratory, XRA Medical Imaging, Open MRI of New England and RI Rehabilitation Center to provide deep discounts. Next on the agenda are mental health and other specialized services, which Fine said might be worked out fairly soon, but most likely not with direct coverage.

"I think the model we're coming up with is keep it as bare-bones as you can, keep it just primary care, but negotiate or figure out a way that people can buy services as inexpensively as they can get them," Fine said.

Rose Zia, of Rehoboth, a patient of Schwartz's for the last five years, along with her two sons, joined the program more than a year ago, after the coverage she bought through her business became so expensive – \$1,400 or so per month for the family – that she couldn't afford it.

"What I like about it is knowing my doctors are always there for me," she said. She can call anytime if her boys get sick, and they get annual physicals. It works well for the family.

Kim McHale, executive director for the program, said she's working to encourage employers to offer Access membership to workers who wouldn't qualify for insurance. Next Monday at 3 p.m. at Twin Oaks, the alliance is hosting an information session with the Rhode Island Hospitality & Tourism Association to encourage people in that industry to look into it.

Dale J. Venturini, president of the association, said when she first heard the concept, "I thought it was too good to be true," but now she's embraced it.

"We have a lot of part-time workers in this industry, a lot of young workers, and often they don't want to participate in health insurance because of the copays, but they do need a

primary-care doctor," she said. "This is not a substitute for insurance, but it's an inexpensive way to at least take care of their day-to-day health issues before they get serious." •

*To learn more about HealthAccessRI, go to [www.healthaccessri.com](http://www.healthaccessri.com).*