

# Outside the Insurance System

If your retirement income allows it, there are options outside of insurance-based healthcare.

Insurance-covered medical care is heavily managed and tends to prevent qualified physicians from having the freedom to really focus on preventative care. To fill this gap, there is an industry outside of the insurance premiums that caters to those who are willing to invest in their own health with a focus exclusively on preventative care. These doctors will not see you after you've had a heart attack or cancer, but they do whatever can be done to help you avoid having these conditions in the first place. Fascinating, isn't it?

These private pay healthcare clinics are stand-alone clinics run by doctors who prefer to operate outside of the typical healthcare system to avoid the restrictions placed by insurance companies. These restrictions usually prevent doctors from being able to administer or suggest treatments they believe are required simply because a patient's insurance doesn't cover it.

The shortcomings of insurance-covered medicine are not a secret to anyone. It is highly restrictive and leads to a frustrated healthcare community. This reality has led to doctors offering care for a fee outside of the insurance-covered care.

When you look at this option, you find that there are a few distinct models in the private pay world, including:

1. **Private/Preventative Care**
2. **Concierge Care**
3. **Wellness Science**

*Let's discuss each option.*

## 1) Private/Preventative Care

This type of clinic does not offer instant access to care, but instead focuses on long-term wellness and prescribing preventative care. For example, if you were diagnosed with cancer, they do not treat your cancer once you have it; their job is to

help you avoid cancer in the first place.

One of the major advantages of preventative care clinics is that they often develop custom plans for your specific health needs that include

diet, supplements, exercise, and other lifestyle plans to keep you healthy and prevent disease.

Another major benefit is that they focus on preventing serious health problems by looking for and diagnosing them early, sparing you the cost and problems that come with these diseases. Because they are not limited by insurance companies, Preventative Healthcare Clinics are able to serve a handful of clients (instead of being expected to fill a quota) and are therefore able to focus on a patient to a degree that mainstream clinics cannot. Because of this,

## 2) Concierge Care

A Concierge Physician is a primary care physician who handles a handful of cash-paying clients and will travel to meet you at

## 3) Wellness Science

For those who find Concierge Care or Private-Pay Preventative Care Clinics too expensive and/or impractical, a new category of organizations is developing to fill the gap of preventative care. These are called Wellness Science. These companies usually offer virtual care and coordinate their work with local labs and providers. Generally, with such an organization, you will be linked to a ‘wellness

their routine exams and health screenings are both more frequent and more thorough.

You may be surprised to discover that the major drawback to these types of clinics is not price, but availability. These clinics are in fact surprisingly affordable to those who consider themselves middle class. The difficulty comes in finding a clinic. An option to find one is by contacting the American Academy of Private Physicians. You can also reach out to AgingOptions for help, or access our resource guide to find any of the options you could be considering.

your home or place of work, and will follow you to hospitals, etc.

coach’—often a dietitian, who will be your day-to-day contact. This coach is backed by virtual physicians who read your charts and map out a strategy on how to keep you healthy. This knowledge is then relayed by the coach who will discuss health in a more comprehensive way and will motivate you, and hold you accountable.

## Health: Private Pay Options

**I plan to include the following Private Pay options in my Health team:** (Select all that apply)

- Private/Preventative Care Clinics
- Concierge Care
- Wellness Science
- Undecided

**Notes regarding my plan to include Private Pay options in my Health Team:**

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**As you age you need to change the way you see health with a preventative point of view.**

Wherever your choice of care leads, you must be actively involved in both your own personal health lifestyle, and in choosing those you entrust with your health. Selecting the right professionals for your medical team, ones whom you trust and who specialize in your specific health situation will drastically improve your ability to maintain your health.

It's true, your health is your greatest asset, and it requires your constant and active involvement. If you take time to eat right, exercise, socialize, and choose the right people for your medical team, your chances for a successful and happy retirement will improve dramatically.