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FOR THOSE WHO CAN AFFORD IT, PINNACLE GOES ABOVE, BEYOND

BY JOHN DORSCHNER

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Suzanne Rice was on a private jet, flying from a golf tournament back to her home in Palm Beach County, when the husband of a friend started talking about how Pinnacle Care International had helped him negotiate the complexities of the healthcare system for a painful back.

Pinnacle found the right doctor and the right hospital, made his appointments, and shepherded him through his follow-up care until his back was fine.

"I was fascinated," said Rice, 63, who lives in Ocean Ridge. She signed up for Pinnacle's Gold Plan: A \$15,000 initiation fee and then \$10,000 a year.

This is healthcare for those who can afford the top of the line. It isn't insurance. It isn't high-class concierge medical services. Instead, as a Pinnacle brochure put it, the firm offers "comprehensive and personalized health management."

The Baltimore-based company helps negotiate the ever-growing complexities of the healthcare system by finding the right physician for a problem; picking the right hospital; keeping track of tests and appointments; and even sending a care advocate along to a doctor's visit.

Philip Ratcliffe, 72, owner of a real estate management company with homes in Fort Lauderdale and Baltimore, said he was thankful a Pinnacle care advocate went with him to doctor appointments about his back problem.

"I was in such excruciating pain I didn't know what was going on," Ratcliffe said. "You have a manager for your assets. But a health manager is probably the most important thing you can have."

In a way, Pinnacle's business model offers a top-flight version of the family caregiver who can spend hours each day helping a sick parent or spouse deal with a serious illness.

Robin Minch, who markets Pinnacle Care in Florida, told of one client, a 90-something woman in Palm Beach. Her membership is paid by her son, a businessman who lives in Chicago and isn't around to take care of her personally.

A Pinnacle care advocate calls the woman several times a day, checking to see if she has taken her medications, if she's eaten, how she's feeling. "So there's no guilt for the son," says Minch.

NOT FOR EVERYONE

Founded by John Hutchins, who has run VIP international programs for the Cleveland Clinic and Johns Hopkins, Pinnacle certainly is not for everyone. After three years, it has about 300 memberships, covering 800 people, says Minch.

Programs carry annual fees of between \$5,000 to \$25,000 plus hefty initiation fees depending on level of service.

For all plans, advice is available from a Pinnacle advisory board of 40 doctors in different specialties around the United States. The advisors assist in finding specialists and getting second opinions, said Minch.

Because this is a high-ticket item, Minch does most of her sales pitches to wealth asset managers. Based in Naples, she spends quite a bit of her time in Palm Beach County.

"This is a little on the pricey side," said Ratcliffe, who had the back problem. "But if you can afford it, it's worth it."

Ratcliffe had a rare infection in his spine that several doctors didn't detect until he found Mark Brown at the University of Miami. He said Pinnacle's medical specialists double-checked Brown's work and found it correct. "They're a marvelous advocate in a lot of different ways."

One way is getting appointments for hard-to-see specialists. "I don't know how the hell they do it," said Ratcliffe, "but they get you in within a day or two."

Rice, the Ocean Ridge retiree, said Pinnacle's expertise gave her confidence to undergo long-postponed surgery on veins in her legs.

She said they also helped her when she needed foot surgery. On her own, she found a top specialist, Mark Mizel, at the University of Miami. "I called his office in November, and they said we can see you, but it will be May." Later, after she went with Pinnacle, a

care advocate called for her. "They got me in within two weeks. They worked their magic."

NO SPECIAL TREATMENT

The University of Miami says office records don't confirm that Rice's surgery was sped up. "I never heard of Pinnacle," Mizel said. He said patients may often have to wait for months to see him, but his office offers no special treatment, though it's possible a Pinnacle representative called just shortly after another patient had canceled an appointment.

Others wonder about how personal the care could be from a corporation. Gloria Czerniec, who is helping her sister, Cary MacNamara, go through breast cancer at Jackson Memorial, said the struggle has become a huge family effort, in which she and other relatives make doctor's appointments, go with her to chemo treatments, nudge nurses if something needs attending to, and even spend the night beside her in the hospital.

"You have to provide the emotional support, too," said Czerniec, "and I don't know if an outsider can really do that."

FIVE-STAR SERVICE

For those who want five-star healthcare service – and are willing to pay for it – Pinnacle Care International offers these plans:

★**SILVER:** For persons in good health. \$5,000 a year plus one-time initiation fee of \$10,000. Members get an "executive physical" once every three years and 65 hours the first year from a care advocate.

★**GOLD:** For those with chronic health issues. \$10,000 a year with \$15,000 initiation fee. Includes annual physical, 130 hours of a care advocate's time and emergency air evacuation if you're more than 150 miles from home.

★**PLATINUM:** For those with serious illnesses or special requirements. \$25,000 with a \$30,000 one-time fee. That includes 325 hours from a care advocate and 40 hours of private nursing, plus two "guest passes" – offering some Pinnacle services to family, friends or business associates.

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