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Health-care advocates do the job if you have the money

Experts will guide you through tricky health-care maze

By Judith Graham

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For his family's health, it was a good investment, Harry Scharling figured.

Late last year it cost $41,000 a year for a VIP package for himself and his wife, ensuring that a top-notch physician would oversee all their medical needs; $30,000 a year for a package focused on healthy living for his three adult children and their families; and $21,000 for a one-time fee to compile comprehensive electronic medical records for everyone.

In all, that's $92,000 paid on health-care advice by this 66-year-old entrepreneur before a dollar was spent on medical services actually delivered.

This is the toniest end of an up-and-coming trend: consumers contracting with professionals to help them navigate the complexities of modern medicine, an ever more daunting task. The field is known as "health-care advocacy," and services typically assist with everything from resolving insurance disputes to researching treatment options to connecting people with medical resources.

"There's nothing we don't handle . . . from 'I have a medical bill I don't understand' to 'I just moved to Iowa and need a new primary care doctor; can you find one for me?' " said Michael Cardillo, president of Health Advocate Inc., the industry leader.

Scharling calls his arrangement with PinnacleCare, the Baltimore firm advising his family, "concierge medicine squared," or the ultimate in personalized medicine. Critics call it yet another demonstration of an unjust, out-of-whack health-care system.

"We are a nation that gives the rich a menu of choices but that won't provide a basic health care to everybody," said Laura Weil, interim director of the health advocacy graduate program at Sarah Lawrence College in New York. "Of course these services increase the discrepancy

between the health-care haves and the have-nots."

Even at the lower end, only those with resources can afford health-care advocacy services. Prices range from $395 a year at Health Advocate to $200 an hour at Guardian Nurses Healthcare Advocates, another well-regarded outfit.

For many Americans struggling just to pay medical bills, the extra expense isn't an option. Some 47 million Americans don't have health insurance and as many as 25 million people may be underinsured, according to a recent Commonwealth Fund report.

Once, doctors and their office staff may have served many of the functions that advocates now offer, but the demands of practice have become so great—and the complexities of the health-care system so daunting—that they no longer have the time or the requisite expertise.

Patients often feel like they're a "number on a file folder," and no one wants that, Scharling said.

PinnacleCare, the firm he hired, is an upscale solution, serving as the health-care equivalent of an exclusive, high-end private banker for more than 3,600 clients. The company arranged an interview with Scharling and another client, at the Tribune's request.

"Our members are well-off people accustomed to outsourcing a lot of what they do," said Dr. Miles Varn, the company's chief medical officer. "We manage this aspect of their lives, health care, in the same way that other professionals manage their wealth."

Today, at least 20 families on Forbes' list of the richest Americans are clients, paying from $10,000 to upward of $50,000 a year for a PinnacleCare membership.

A personal advocate is available 24 hours a day, seven days a week to answer any question a member might have. If you need access to a medical specialist, they'll try to get you an appointment in days, not months. Meet with a physician, and the advocate goes along, taking notes and asking questions, if appropriate.

Each member gets records organized online, including a family history, a lifestyle evaluation, physician reports and diagnostic test results. Based on the information, "We can advise, direct, help and coach them to be healthier," Varn said.

That's what Scharling and his wife wanted when they started rethinking their medical care. The question is, "How proactive do you want to be?" he said. "We believe we can dodge most of the bullets if we know they're on the way."

Originally, the South Carolina businessman considered turning to what's known as "concierge medicine," in which doctors limit their practices and promise more personalized attention in exchange for an upfront yearly fee of $1,500 or more.

But then Scharling heard of PinnacleCare, scheduled a meeting, and felt he'd met his ideal medical team manager. For a $25,000 annual fee (included in the couple's $41,000 VIP package), Varn serves as the Scharlings' personal advocate.

They're not inclined to discuss private medical matters in public. But Scharling said he is happy with the new cardiologist Varn helped him find, a much more attentive physician than his previous doctor.

In Chicago, John Snyder, 48, said he is convinced of the value of his $10,000 membership, purchased last year.

Although Snyder has a very good relationship with his personal physician at Rush University Medical Center, that doctor can't spend hours crafting strategies on how to stay healthy or how best to treat the family's medical issues.

"He says having someone else who can help educate me is helpful to him," said Snyder, a financial professional who lives in Wilmette. And "an adviser who can make a dysfunctional health-care system work better for me" gives an extra feeling of security, Snyder said.

Some ethicists have a problem with these services on the grounds that they foster inequality in the health-care system, but others say that moral outrage is misplaced.

"The rich will always buy up; we shouldn't worry about that," said Dr. Ezekiel Emanuel, an Evanston resident and chairman of the department of clinical bioethics at the National Institutes of Health. "What we really need to focus on is getting the poor better care."

Dr. Saul Weiner, associate professor of medicine at the University of Illinois at Chicago, said these advocacy services say something about the state of health care in America.

"This gives us a window into what kind of care people would want if money wasn't an issue: A physician they know who cares about them, who is dedicated to their well-being, and who they can pick up the phone and call when they're distressed," he said.

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