

## Primary Care Physicians Increasingly Offer Flat-Fee, Prepaid Health Plans

*by Medical-News-Today*

Several hundred primary care physicians have begun to offer patients prepaid plans, a practice that supporters maintain "tackles two crises in U.S. health care: the rapid decline of doctors practicing primary care medicine and the growing number of Americans who are either uninsured or underinsured, the Wall Street Journal reports. Under many prepaid plans, patients pay a monthly fee in advance for unlimited access to primary and urgent care services, such as office visits, laboratory work, X-rays and generic medications. Supporters maintain that prepaid plans can reduce administrative issues and costs, as well as increase profits, for primary care physicians. In addition, supporters maintain that prepaid plans can improve access to care for patients. However, opponents, such as health insurers and some regulators, have raised concerns that patients might purchase prepaid plans in place of broader coverage or overpay for such plans. Prepaid plans also "might become a competitive threat to insurers' business, especially if doctors can provide prepaid care without having to jump the same regulatory hoops as health insurance," the Journal reports. According to the Journal, the debate over prepaid plans highlights "how the medical establishment remains at odds over the delivery of basic care": Health insurers maintain that high medical and prescription drug costs require them to "police doctors' treatments and rates," and physicians maintain that the "hassles of processing insurance claims and referrals means less time with patients." Paul Ginsburg, president of the Center for Studying Health System Change, said, "We all talk about how we'd like primary care to change, but we don't pay for those activities," adding, "That's why you have doctors trying to fund these services in a new way" (Fuhrmans, Wall Street Journal, 10/22).

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