

NO APPOINTMENT, NO PROBLEM

BY ED GAELICK, CLU, ChFC



Healthcare is changing and evolving constantly; including the way we access services. People lead increasingly busy and varied lives. Many households have two working adults, combined with childcare, personal and professional responsibilities, and social activities. There is a need for convenient, alternative and immediate access to quality healthcare that fits into our hectic lives. In turn, healthcare providers are responding to this in some new and exciting ways.

Technology is progressing faster than ever, and along with it changing the way we typically have come to view modern medicine. One option that has gained traction is web and telephone based services, aptly titled “telemedicine”. A patient is able to reach his or her provider through a phone, computer or other mobile device. A doctor will then evaluate the symptoms, offer a diagnosis and even prescribe medication if necessary. This can be of great benefit to people with time constraints, as well as people with mobility restrictions or in remote locations. Recent technology has also allowed mobile collaboration between providers, where primary care physicians and specialists from different locations can combine knowledge and share information with the patient and each other. Health plans are starting to offer these services along with their standard benefits, or you can sign up online with one of the many companies that offer these services for a fee.

Another option that offers an in-person solution with easily accessible locations and hours are clinics at local drugstores, pharmacies or retail stores. These clinics have a staff that usually consists of nurse practitioners and physician assistants, but are also able to have a doctor on call when needed. There are more than 2,000 of these convenient care clinics in the United States, making them readily available to a large portion of residents. They can treat common illnesses such as cold/flu, infections, and minor injuries for a lower cost compared to an office, urgent care, or emergency room setting. Some clinics can administer vaccines, take lab samples, and monitor conditions such as diabetes, blood pressure and asthma, all at a low cost.

Even house calls have found resurgence in recent years. With the aging of our population, some providers have started to visit their patients in their home. The cost is far less than it would be if a patient had a hospital emergency room visit. Data shows that house calls have increased in the past 10 years, and may continue to do so as people are living longer. House calls allow for patients’ peace of mind as well as overall improved satisfaction with their doctors. On-demand care can also be scheduled through phone apps where providers can come to your home fitting into your schedule, without the long wait that is frequently

seen in offices. Treatment for various diagnoses happens all in the comfort of home.

Physician’s office or hospital alternatives may not be the answer for all health concerns, especially major ones, including surgery; however, they are helpful for a variety of minor conditions that can still be worrisome and ill-timed. As always, check with your provider or clinic, as well as insurance carrier, to see if care received by any of these methods will be covered and if so, at your in-network or out-of-network level of benefits. Care that saves time, money and energy is readily available; take advantage!

In 1985, Ed Gaelick, CLU, ChFC, established PSI Consultants, LLC where he specializes in company sponsored employee benefits, business planning and personal insurance. Throughout his career, Ed has received many of the highest professional honors awarded in the insurance industry. His integrity has earned him great respect from his clients, staff and business associates. His knowledge has made him a sought after speaker.

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