

# A literature review on the impact of concierge medicine services on individual healthcare

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## ABSTRACT

The concept of concierge medicine, established in 1996, stands out for its focus on enhancing accessibility to healthcare providers and customized medical services. It is centered on key principles such as giving priority to quality and individualized care, managing a smaller group of patients to ensure improved service accessibility, and nurturing enhanced continuity in personalized treatment. This review explores various aspects of how concierge medicine impacts healthcare, encompassing areas such as patient satisfaction and involvement, health outcomes, preventive care, healthcare expenses, and ethical and legal considerations. While the affirmative influence of concierge medicine on individual healthcare has been evidenced in terms of patient contentment, active patient participation, preventive care, and early identification of illnesses, there remains a dearth of research data to firmly establish the correlation between concierge medicine and health-related outcomes. Moreover, comprehensive longitudinal studies focusing specifically on the economic and policy implications of concierge medicine are currently lacking. Therefore, further research, particularly in the domain of health economics, is crucial to comprehensively comprehend the implications of this approach. Similarly, there is a necessity for studies that can conduct a comparative analysis between the concierge medicine model and traditional healthcare models, aiming to draw more robust and definitive conclusions.

**Keywords:** Concierge medicine, healthcare models, individual healthcare, personalized care, retainer medicine

## Background

During the period spanning from the 1940s to the early 1990s, it was common for physicians to provide medical services using a fee-for-service model.<sup>[1]</sup> However, the advent of the digital revolution brought about heightened expectations for improving the quality, accessibility, and cost-effectiveness of healthcare services.<sup>[2]</sup> Due to this reason, towards the end of the twentieth century, alternative healthcare provision systems were established.<sup>[3]</sup> Among these different systems, concierge

medicine has garnered increasing attention and popularity as an alternative healthcare model.<sup>[3,4]</sup>

The concierge medicine model, pioneered by the establishment of MD2 International in 1996,<sup>[3]</sup> is distinguished by its emphasis on improved access to healthcare providers and tailored healthcare services. It typically revolves around core principles such as prioritizing quality and personalized care, maintaining a smaller patient roster to ensure better access to services, and fostering improved continuity of individualized care.<sup>[4]</sup> The patients are required to pay a membership fee on an annual, semi-annual, quarterly, or monthly basis to access healthcare services that may not be covered by insurance. In this arrangement, the healthcare providers usually specialized in internal medicine or family medicine provide a specific range of healthcare services.<sup>[4,5]</sup>

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The concierge practice model is growing, with an estimated adoption by over 4,000 US physicians.<sup>[6]</sup> According to a 2013 survey, approximately 6% of physicians were practicing in concierge or cash-only arrangements, reflecting an increase from 4% in the previous year.<sup>[7]</sup> The inclination of physicians towards concierge medicine can be attributed to different factors including limited time available for patient interactions in conventional healthcare services, the administrative complexities of managed care, the income difference between primary care physicians (PCPs) and specialists, and the declining reimbursement rates.<sup>[8]</sup>

While in the previous literature, various aspects of concierge medicine have been discussed, a notable gap exists in the available data in the context of individual healthcare.<sup>[3,4]</sup> This literature review aims to explore prior research concerning the influence of implementing concierge medicine services in the context of improving individual healthcare. Our primary focus has been directed toward the following sections:

### Patient satisfaction and engagement

In the healthcare provision, it is imperative to give due consideration to patient satisfaction and engagement.<sup>[9]</sup> In case of concierge medicine model, a body of research has consistently demonstrated noteworthy levels of patient satisfaction and engagement. Patients frequently communicate heightened levels of trust in their healthcare providers and a more robust commitment to adhering to their treatment plans.<sup>[10-12]</sup>

A study by Ko *et al.* in 2009 conducted a comparative analysis between concierge medicine and traditional general medical practice. The findings of the study revealed that in terms of patients' experiences with organizational aspects of care, which encompassed care coordination ( $P < 0.01$ ), access to care ( $P < 0.001$ ), and interactions with office staff ( $P < 0.001$ ), concierge medicine outperformed general medical practice. The quality of physician-patient interactions showed no significant difference between the two groups. However, patients in the concierge medicine practice were more inclined to report that their physicians allocated sufficient time during clinical encounters compared to patients in the general medical practice ( $P < 0.003$ ).<sup>[10]</sup>

The elevated satisfaction experienced by patients in concierge medicine can be attributed to several factors. Key factors include the coverage of personalized services or special amenities within the retainer fees, such as extended patient visits, preventive services, immediate access, private waiting areas, and coordination with specialists.<sup>[12,13]</sup> Patients who are part of a concierge practice value the convenience of direct access to their physician through means such as cell phone and email.<sup>[11]</sup> Similarly, within this model, physicians dedicate extended time to a smaller patient roster in a relaxed and welcoming setting, nurturing a more profound, and individually tailored comprehension of their patients. This approach further translates into heightened levels of patient satisfaction and engagement.<sup>[12,14]</sup>

Although the majority of studies have found that concierge medicine enhances patient satisfaction, there are a few that reach the opposite conclusion. Patient dissatisfaction in these cases often stems from experiences of lengthy waiting times, brief appointments, and referrals to midlevel healthcare providers like physician assistants or nurse practitioners.<sup>[15,16]</sup>

### Health outcomes

There exists a scarcity of direct research linking concierge medicine to enhanced health outcomes, but in some studies, this patient-centered approach is correlated with improved chronic condition management and timely intervention.<sup>[17,18]</sup> Certain reports from concierge care organizations suggest that patients enrolled in concierge practices experience fewer hospitalizations, reduced visits to the emergency department, and better control of conditions like hypertension and diabetes.<sup>[17]</sup> According to the study conducted by Mandel *et al.* in 2020, patients evaluated by a concierge physician were typically seen approximately 30 minutes faster, resulting in a 40% reduction in door to doctor time.<sup>[19]</sup>

Additionally, a link has been established between the improved health outcomes attributed to concierge medicine and the concept of "willingness to pay." It has been noted that this approach can potentially result in better health outcomes when patients' willingness to pay aligns with the extent to which their health would benefit from improved access. This alignment allows for the efficient allocation of limited provider time to those patients who would derive the greatest advantages from it.<sup>[20]</sup>

### Preventive care

The core principle of concierge care centers on adopting a proactive stance in promoting health, a departure from the reactive approach commonly found in numerous primary care practices.<sup>[21-23]</sup> In the majority of cases, patients under concierge care are more inclined to undergo screenings and access preventive services.<sup>[3]</sup> With a limited patient roster, physicians can offer more individualized attention to their patients, along with disease screening and preventive initiatives.<sup>[21]</sup> Similarly, one of the factors that makes this model appealing to physicians is that it alleviates the pressure to rush through patient appointments, enabling them to devote additional time to preventive healthcare measures and the promotion of wellness.<sup>[6]</sup> These attributes foster the delivery of top-notch, individualized, proactive, and comprehensive medical care.<sup>[23]</sup>

### Healthcare costs

Based on data obtained in 2014, concierge medical practices typically impose an annual retainer fee ranging from \$1500 to \$1700, equivalent to an approximate monthly expenditure of \$135.<sup>[12]</sup>

In the realm of healthcare economics, the assessment of concierge medicine's cost-effectiveness yields varied findings.<sup>[24]</sup> Additionally, the existing body of research does not provide a comprehensive analysis regarding the fiscal advantages of

such healthcare amenities.<sup>[13]</sup> In the available literature, both perspectives on the financial implications of concierge medicine are presented.

Proponents of concierge medicine assert that promoting price transparency, fostering competition, reducing administrative overhead, and encouraging patients to assume greater responsibility for their healthcare expenses will help maintain out-of-pocket costs and overall healthcare spending at competitive and affordable levels.<sup>[11]</sup> In contrast, contemporary traditional primary care practices, constrained by time limitations and heavy patient caseloads, often focus primarily on addressing illnesses and diseases during patient visits. Similarly, concierge medicine, by offering increased access and more physician-patient interaction time, provides preventive care services that could potentially yield cost savings by circumventing the need for costly hospitalizations or emergency room visits.<sup>[20,21]</sup>

On the other hand, critics argue that concierge medicine may expose patients to the potential of incurring elevated out-of-pocket healthcare expenses. While in the context of most households and individuals, health insurance plays a pivotal role by augmenting access to healthcare services and providing crucial financial safeguards against significant expenses that are relatively infrequent but, nonetheless, unaffordable for certain individuals.<sup>[13]</sup> However, it is important to note that even concierge patients necessitate health insurance coverage for hospitalizations, consultations with specialists, and medical tests conducted beyond the confines of the concierge medical practice.<sup>[11]</sup>

### Ethical and legal considerations

Most of the available data offers insights into the constraints associated with concierge medicine, with a specific focus on ethical and legal aspects.

Ethical concerns have been a focal point in many studies, with apprehensions raised that the prominence of concierge medicine could potentially restrict access to already overburdened primary care services.<sup>[22]</sup> It could be conceived that it may disproportionately redirect patients of color, those with lower socioeconomic status, and individuals with more significant health concerns towards the remaining traditional primary care practices.<sup>[25]</sup> Similarly, critics of concierge medicine have voiced concerns about the potential creation of a two-tiered healthcare system, wherein affluent patients gain access to the most skilled physicians and advanced healthcare services.<sup>[6]</sup> Another ethical concern centers on the possibility that physicians may allocate a greater portion of their efforts towards ensuring patient satisfaction and retention, potentially detracting from the delivery of superior disease management and accompanying medical services.<sup>[21]</sup>

Apart from ethical issues, legal considerations have also assumed a prominent role in the discussion surrounding

concierge care.<sup>[4]</sup> Physicians may find themselves entangled in legal disputes arising from state insurance laws, particularly if their actions are perceived as operating beyond the scope of licensed healthcare providers or if their billing practices run afoul of state regulations. For instance, in Washington State, United States, the Office of the Insurance Commissioner (OIC) expressed concerns that this model might contravene state laws mandating health insurance providers to possess a certificate of registration.<sup>[1]</sup> Some legal and regulatory actions have also been taken against physicians engaged in concierge care. In 2004, the US Department of Health and Human Services issued a warning, cautioning that physicians who charge patients additional fees for services covered by Medicare could face penalties or expulsion from the Medicare system.<sup>[4]</sup> However, it is worth mentioning that the practice of concierge medicine practices have not yet been deemed unlawful in any country.<sup>[4]</sup>

### Conclusion

The concierge medicine model, pioneered in 1996, is distinguished by its emphasis on improved access to healthcare providers and tailored healthcare services. It typically revolves around core principles such as prioritizing quality and personalized care, maintaining a smaller patient roster to ensure better access to services, and fostering improved continuity of individualized care. The positive impact of concierge medicine on individual healthcare has been demonstrated in the areas of patient satisfaction, patient engagement, preventive care and early detection of diseases. However, there is a need of research data to show the association of concierge medicine and health related outcomes. In addition, high-quality longitudinal studies that specifically investigate the economic, and policy impacts of concierge medicine are not available. Therefore, further research particularly in the area of health economics is needed to gain a comprehensive understanding of this approach. In the same way, there is a need for studies that can compare the concierge medicine model with traditional healthcare models to draw more robust conclusions. These types of studies will provide valuable insights into the strengths and weaknesses of concierge medicine compared to other healthcare approaches.

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### Conflicts of interest

There are no conflicts of interest.

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