

*The DAILY RECKONING presents...*

# **4 WAYS TO “OPT-OUT” OF OBAMACARE**

**AGORA  
FINANCIAL**



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# 4 Ways to “Opt-Out” of Obamacare and get the Best Healthcare When You Need It

Would you dress up in your finest suit, or pull out your nicest dress to go to the emergency room? That's what one expert suggests might be necessary as the country gets ready to implement the largest reforms in our health care industry.

According to Richard Maybury, author of *Early Warning Report*, “The problem with medical care is that the industry has been made political since the days of FDR. As a result, in order to get good care these days, you have to game the system.”

By this Maybury means you have to be truly informed and understand more about the socialistic chaos within the complex bureaucratic health care system than the care providers do. Doctors and administrators within hospitals will likely be guided more than ever by government-mandated rules than your actual care. Add to this mix an additional 20 to 30 million newly insured individuals and you can envision pure chaos in hospital emergency rooms as well as doctor offices.

If by happenstance you require emergency triage, Maybury recommends that you transform your image as much as possible to that of a health care provider. He means that doctors and nurses are social beings that will gravitate more quickly and attentively to those with whom they identify the most. Therefore, if you dress intelligently, sound highly educated, act very polite and courteous, and perhaps carry a book with you, health care providers may feel more inclined to pay more attention to you and provide better care.

This is the kind of mindset you'll need in the new Obamacare America.

Now before you panic, take comfort knowing I've written this report to show you how to jump off the track and avoid the Obamacare train wreck careening towards you.

Driven by my personal struggles with my healthcare business, I have researched and identified four entrepreneurial and innovative solutions just for you.

I'm confident that combining any of these solutions with other supplemental insurance coverage will save you an immense amount of time, money, and frustration, while at the same time let you obtain access to world-class healthcare.

## “Best Ever” Access to Your Doctor

Remember the days when doctors would show up at your home for if you needed it? Well, today innovative doctors are bringing that idea to the 21st century.

A recent entrepreneurial development in health care delivery is the formation of medical concierge services, or “boutique medicine.” Physicians that offer concierge service continue seeing their existing patients enrolled in private insurance, but offer premium concierge services to patients that are willing to pay an additional retainer fee.

The average fee ranges between \$1,000-4,000 per year, though some have been found for as little as \$50 per month. In exchange, the patients typically receive the additional services:

- Cell phone number provided to call physician at any time
- 24/7 access
- Same-day appointments
- Longer appointment times
- Home visits

The trend in concierge medicine has grown as physicians have become increasingly frustrated by bureaucratic red tape, administrative paperwork, and loss of control from both private insurance and government regulations and want to provide the highest level of service to their patients.

Unfortunately the Affordable Care Act/Obamacare didn't solve any of the existing problems facing physicians in caring for their patients. In fact, the new law exacerbates the problems by adding approximately 20 million new patients to the U.S. health care system.

In the past year private physicians have been turning to the concierge model at a very rapid pace. According to a Marketwatch report, there were approximately 4,400 doctors providing concierge service in 2012, a 25% increase from 2011.

During my last doctor visit in May of this year, I asked my physician about concierge service. She informed me that she is already in the process of establishing one for her practice and would be sending out letters to all her patients in the coming months.

If you have the financial means, enrolling in such a medical concierge service is an excellent option. As concierge services evolve over time, doctors will be positioned nicely to add new value-added features. These will enhance overall communications and monitoring of your health care status.

As an example, you can simply obtain lab work directly through private lab testing services, such as Private MD labs and then send the results directly to your doctor for review. Your doctor can then call you directly to discuss your lab results and then call in prescriptions for you without having to schedule appointments and driving to and from office visits. This will save a great deal of time and frustration.

Other technologies coming online include smartphone apps that monitor a whole host of different anatomical readings. These include your heart rate, blood pressure, temperature, etc.

Also, multiple companies are currently manufacturing devices known as "lab on a chip". These will be mass-marketed in a few years' time, which may make lab visits obsolete. A small sample of blood and saliva tests will be encrypted and uploaded into a "cloud service." Your doctor can then access it from anywhere in the world.

Such technological advances combined with direct 24/7 access to your doctor through a concierge service will radically change the delivery of healthcare. It will tear down the walls between you and your doctor forever.

## Take Responsibility of Your Own Health

With the enactment of the Affordable Care Act, healthcare reform is a reality for us all. This disruptive bureaucratic behemoth is already causing immense chaos and confusion.

We are bombarded by daily news reports that the Department of Health and Human Services' key directives of the individual State insurance exchanges are running behind schedule. Even President Obama has been emphasizing publicly that the new reforms will encounter hiccups, or "bumps in the road."

Going forward, my best advice is to avoid the health care system as much as possible. You must adapt and change your view of our medical system and how you use it.

Now is not the time to maintain the status quo in the management of your own personal health care. Your immediate goal must be to prepare as much as possible to stay out of the system. Take inventory of your current health status and then develop strategies and goals for how you can best achieve your optimum health so as to avoid our health care system.

The good news is that there is an overflowing abundance of information and technological tools at your disposal for learning and tracking all of our vital health data. With the aid of social media and smartphone apps we are able to connect to a global network of the latest healthcare and medical information 24/7. This network enables us to share, motivate, inspire, and learn how to nourish our bodies and minds as never before.

## Some Healthy Suggestions For Taking Control

1. You already know the basics; healthy meals with plenty of fruits and vegetables, daily exercise, a good night's sleep, healthy relationships, minimal stress, and, of course, stop smoking and limit your alcohol consumption.

2. Just take out your smartphone and search the app store and you will quickly find a number of health tools enabling you to track, share, plan, set goals, etc. Here are some highly-rated ones for you to try.

- Workout Trainer RunKeeper
- MapMyRun
- Endomondo Sports Tracker Fitnessbuilder
- Gorilla Workout

3. Before January 2014, talk to your family physician about the impending changes that will come with the Affordable Care Act. What are his or her plans? Are they planning on offering a concierge service or premium service as highlighted above, that you can join? Is he or she retiring? What's their recommendation?

4. Set up and store all your personal health data electronically. These include: your doctor name and contact information, blood test results, doctor visits, weight, allergies, blood type and pressure, medications, past surgeries, mental health, substance abuse and addictions. Here are some of the more popular electronic personal health record apps for your computer, tablet, and smartphone.

- Microsoft HealthVault
- My Life Record App
- My Medical
- Capzule

5. Purchase an electronic activity tracker today and start using it. The most popular brands to date are Fitbit, Nike Fuel, and Jawbone Up. These small devices can easily be attached to your clothing or worn on your wrist. Wear it at all times. They track all your activity, including steps taken, stairs climbed, calories burned, miles walked, and even sleep. These are guaranteed to motivate you to live a more active life.

I purchased the Fitbit for \$99. It syncs wirelessly

with my computer and smartphone. After using it for a couple of days, I became totally addicted to looking at it throughout the day to see if I am close to reaching my activity goals.

6. Purchase a juicer and begin juicing at least two times per day. You would be amazed how great a smoothie tastes with a combination of kale, spinach, blueberries, strawberries, bananas, almond milk, and vanilla yogurt. My personal favorite is the Nutribullet, which I purchased at Target for \$99.00 over a year ago and use it twice a day.

As we enter this period of massive health care disruption brought about by the Obamacare legislation there will be multiple opportunities to obtain world-class health care at a very affordable price. The key is having the right frame of mind about healthcare and staying informed about all the new entrepreneurial solutions that are sprouting up to meet the needs of this ever evolving market.

## 4 Ways to Keep Obamacare at Arm's Length

The goal of this report is to provide you with some of the best alternatives available today in the health care marketplace. Each solution is chosen to save you time, money, and frustration. Some of these alternatives may not be right for you at this time or fit your specific needs. However, I believe that mixing and matching some of these alternatives with your insurance policy will provide you with the best quality in healthcare at an affordable price and in a timely fashion.

So here's the plan which I intend to employ.

**1. Change your mindset and start taking responsibility for your health.** A significant proportion of your health is determined by your behavior, which for the most part is determined by your habits. Healthy habits boil down to discipline, nutrition, and exercise. As we all know, this is easier said than done. However, there are so many new tools and applications for tracking all your health-related goals and stats that really go a long way in motivating you to staying the course.

**2. Tweak Your Insurance Plan:** When Obamacare is fully implemented I would suggest converting your current insurance coverage to a plan with the lowest

premium possible, while complying to the Affordable Care Act, in order to avoid the penalty. The lower your premium is, the higher your copays and deductibles will be. But bear in mind that you will be able to apply these savings to the options highlighted in this report.

Normally, I would suggest a catastrophic plan. They are designed to provide emergency safety nets only. Unfortunately, the Affordable Care Act deems catastrophic plans as "unqualified." Meaning if you buy a catastrophic plan you'll still be subject to the tax penalty.

But you should be able to find a coverage plan with lower premiums than you are paying now.

If you're uninsured or underinsured due to a pre-existing condition, and are forced to purchase insurance through government-mandated state insurance exchange, I would suggest that you select the "Bronze Plan," which is the least expensive plan. This is the one that I intend to enroll in.

**3. Medical Concierge:** Then I suggest that you enroll in a medical concierge service, which will likely cost you anywhere between \$1,000–4,000 per year. The amount of money that you will be saving on your lower monthly insurance premiums should cover most of the concierge expense. Through a concierge model you will have constant access to your doctor, longer appointment times, and all around better service. You won't be waiting for weeks or months to see your doctor, like most others.

**4. Private Medical Lab Testing:** Now since you will be facing a high insurance deductible you can turn to one or several alternatives that are more compatible to cash-paying patients. To begin with you can now obtain any required lab work from a private medical lab testing service like Private MD Labs.

Some of these may be easier said than done, but if you're persistent and diligent, these steps will help you to better navigate the changing face of U.S. health care. Together we can find new ways to protect our families. I'll continue to report to you any new innovative health solutions I find in future articles.

To your health,



Judson Anglin

*Health Care Expert and Pioneer of Medical Tourism*