

## Stories from the Front Lines:

# My Experience Going Third-Party-Free

Tim Ryan, M.D.

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I am a family practice physician and just celebrated the fourth year of our third-party-free practice. I love my job, and I wish thousands of other doctors would start a practice like mine.

I charge \$60 for a basic office visit and provide other services and labs at reasonable prices that almost anyone can afford. My office is modern and paperless with digital EKG and spirometry. My electronic medical record (Amazing Charts) is excellent, saves me time and money, and is useful for care of my patients. My office is exceptionally attractive and like no other. I can do anything other family practices can do and at a fraction of the cost.

Of course starting a practice like this is not easy. The first year we saw patients in a 750-square-foot office with one exam room. We were thrilled to see one patient on the first day, charging \$20 for a sports physical. We more than doubled our income the next day when we saw Mr. Gonzalez for \$50. He is still our patient.

For the first two years I lived entirely off the income from my second job. Over the next two years I would not have made much income from the practice alone, but I would have been able to get along. In the fourth year now, I am in independent practice with a decent income, and I don't think I could ever go back.

AAPS has been in existence for some 68 years and is "dedicated to the highest ethical standards of the Oath of Hippocrates, and to preserving the sanctity of the patient-physician relationship and the practice of private medicine." There is no other arrangement that embodies these ideals more than a third-party-free practice, and I don't understand why so few of our members actually have such a practice.

Most of the advantages to a third-party-free practice are to the patients. When they pay you directly, they get better care and at a lower cost. Period. This arrangement empowers them to assure that you are competent, engaging, and honest, because if they are not satisfied with the service you provide, they go elsewhere. They reinforce your professional inclination to be their advocate.

The third-party system doesn't work this way. It will often force two people together who may not know each other, may not like each other, or who may not be satisfied with the care provided. Who wants that?

Third parties are also highly distracting. I can say with confidence that if you have never worked outside the insurance/third-party system, you do not appreciate how much your mind is cluttered with all kinds of nonsense like thinking about what codes will work, what diagnosis will justify this or that test, how many elements of history and exam need to be documented for a 99214, what is on their formulary, what is the procedure for this referral, and on and on. Don't you want to be free from that?

Your patients deserve your undivided attention, and when you shed the third party you will be able to give them that. You will

have more energy to talk to them, get a better history, and do a more thorough exam. You will have more motivation to research an interesting case or learn a new skill.

In my office, I never have to talk to insurance agents, file claims, or justify a diagnosis or treatment to a non-clinical bureaucrat. I never worry about any kind of audit. I don't spend time documenting irrelevant information. My notes are short and useful. They are mine, and they are absolutely confidential; they are not tools for communicating with, and extracting money from a third party.

I have zero collections. I receive payment with cash or credit card when my patients leave the office. I give a lot of charity, which I enjoy. You will too. It is not a burden.

I can tell when patients are sick and need care, and if they have no money, I work with them. Sometimes I see them for free, other times I may charge just \$10 or \$20. They appreciate it, of course. They pay next time, and they refer others who can pay. Some people abuse my good will, and those patients have to pay before being seen for future visits. If they really defraud me, I won't see them again, and I tell them so. It works out.

In your current practice you have to manage a lot of employees. Managing people is time-consuming and takes energy. Most doctors are too busy to do it well. If you delegate this function, you are paying someone a lot of money. We operate daily with three people: front office, back office, and me. I also have a brilliant and hard-working wife who does a thousand things that make our office great. Without Jonna it would not work.

My practice is a lot of fun. It is good for patients and good for me. This type of practice is also what is necessary to stop the progress of a centrally planned and destructive medical system. The most effective way to undermine this rapidly approaching movement is to opt out of it, and opt out now. If you do, you will provide care that is vastly superior and much less expensive. You will prove that free markets and the practice of private medicine by professionals is the solution to our "healthcare crisis."

It is not enough to cheer on the Tea Partiers and hope that somehow, someday, they will repeal "ObamaCare." Then what? RomneyCare? The politicians will always have flim-flam solutions, and you shouldn't waste too much of your precious time and money on them.

Do what is best for your patients, your profession, and your own integrity. Start a third-party-free practice. Do it now. Be free. You will not regret it.

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