

EAGA Business Builder

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Today's speaker was Dr. Tom Pascuzzi—GoPrivateMD



Dr. Pascuzzi is, as the title designates, a medicine man...or is that medical man. He has been practicing in New Mexico since his military career brought him to Clovis in 1991. During the last 30 or so years, he has taken care of patients in Clovis, Santa Fe, Albuquerque, and a lot of other small communities round the state. Dr. Tom had a presentation at one of our meetings a few weeks ago and this morning he wanted to have more discussion about the status of healthcare in New Mexico (and around the country for that matter). The current insurance directed approach to medical treatment is not working very well. Costs for securing treatment are high (standard employer offered insurance plans have \$2,500 deductible and out-of-pocket limits of \$9,450 for individuals and about \$19k for a family. And access to care is problematic too. There are a couple of ways to save a little in medical expenses by running the money through an HAS (Health Savings Account - Where you save pre-tax dollars for future qualified medical expenses), HRA (Health Reimbursement Arrangement - A tax-advantaged plan that employers use to reimburse employees for certain approved medical expenses) or FSA (Flexible Spending Arrangement - An account where you put pre-tax money for use in paying for certain out-of-pocket health care costs). But the only 'savings' is in the payroll taxes that would otherwise apply to the funds. None of those programs do anything to decrease the actual cost of the medical services, nor do they improve the lag in time between need for treatment and treatment acquired. A visit to an emergency room will cost about \$3,500 and a 'basic' urgent care trip will cost about \$1,250. There are long wait times for an MRI and longer than should be wait times for someone to read and interpret a basic X-ray. Our state officials are not doing much to assist with solving the matter either. The NM legislative session that ended a couple of weeks ago only provided some minor 'fixes' and even those were mostly cosmetic. One law (HB7) distributed some federal funds to rural areas of the state; the governor's media hyped healthcare 'successes' was primarily a change to the Medicaid eligibility so that now more people will qualify for that government run program (the eligibility limit was increased to \$80k for a family of 4); and the state now has some direction for operating our new agency called the "Healthcare Authority". [Not certain yet whether that will be beneficial, but around here, most common sense folks are not anticipating a lot of positive improvement from any legislation that is 250 pages long]. Dr. Pascuzzi is pretty sure that there is a better way to manage healthcare. Boiled down to the basics—most people just want reasonable access to accurate diagnosis and speedy treatment for medical issues. Dr. Tom feels that such services (doctor visits, consultations, screenings and testing) should be provided in a timely manner - and be based on the needs of the individual patient. And those services can be provided much more efficiently when done outside the insurance directed system. Dr. Tom's has a private practice (GoPrivateMD) and he doesn't take insurance. He provides 'direct primary care' for a flat annual fee of \$2,500. His office phone number goes to his cell phone; The emergency call number goes to his cell phone; The place to find answers to medical related questions goes to his cell phone. He does his own lab tests, and actually spends however much time is needed with the patients during office visits and periodic wellness exams. When services beyond the primary care doctor level are needed, Dr. Pascuzzi can get diagnostic treatments (like an MRI) to happen quickly and for a much lower cost than would be the norm in the insurance based systems. He also has contacts at large, quality, non-insurance based, medical facilities (such as the Surgery Center of Oklahoma) so can arrange for proper, timely and reasonably priced options for major surgeries or extensive medical procedures when those are required. Obviously the surgery and major medical costs are not covered by Dr. Pascuzzi's annual fee, that is why he recommends having a catastrophic insurance policy to help cover those costs should they ever be needed. The type of medical services that Dr. Tom is promoting can be offered to employees through an employer based program too. If you are interested in finding out more about the options, whether for an individual, a family, or an employer program, give Dr. Pascuzzi a call at his office/emergency/consultation number 505-235-2350. Dr. also provided a couple of other insights this morning: 1- In the not too distant future, medicine will be based on individualized care, treating specific illnesses based on the specific patient's DNA. [Do you want that type of treatment directed by an insurance company?] 2- Many of the insurance based programs now tout that they offer "telemedicine" options, but telemedicine has been around at least as long as Dr. Tom has been practicing. It is just that in prior days the service may have been provided via a phone on a desk or hanging on the wall, and there weren't any attached TV cameras.

◆ The EAGA 2024 Golf Tournament will be on Friday May 17th at Santa Ana Golf Course. Shotgun start at 1:00pm. Brown bag lunch will be provided. Cost is \$20 for members and \$85 for guests. Hole sponsors are available for \$100. (Costs will be billed to EAGA member's account). Get out your golf knickers and mark your calendar. Committee Chairman Jerry Becker will have signup sheets at the breakfast meetings starting in April.

◆ Second announcement of a new member application:

Albuquerque City Lifestyle Magazine

Representative: Rich Ringrose

Category: Magazine

Sponsor: John Thomas Mead

Second announcement of a new member application:

BMC TACTICAL

Representative: Walter G Bracken III

Category: Gun Store

Sponsor: Bobby Jackson

If you have an objection to either of these companies becoming a member, or if you have information that you feel should be considered during the review process, please contact Membership Committee Chairman, Jack Zipper (via telephone number 505-259-5959 or email at jzipper@comcast.net) as soon as possible.



May misfortune follow you all the days of your life — And never catch up.

What butter and whiskey won't cure, there is no cure for.



HAPPY ST. PATICK'S DAY!

Badge Board Greeters

Mar 19th Kevin Lorenzen—Aflac

Mar 26th Timmy Simms—Territorial Scaffolding

Apr 2nd

Apr 9th John Mead—John Thomas Jewelers

Apr 16th

Scheduled Speakers

Mar 19th Lawrence Herrera—Performance Ranch

Mar 26th Glenn Felty—SunState Solar

Apr 2nd John Mead—John Thomas Jewelers

Apr 9th

Apr 16th

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