

Operating a Cash-Based Urgent Care

Ben K Azman MD, FAAFP

Medical Director

Urgent Care West Maui

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MEDICINE

DRIVING **CHANGE2023**
THE URGENT CARE CONVENTION

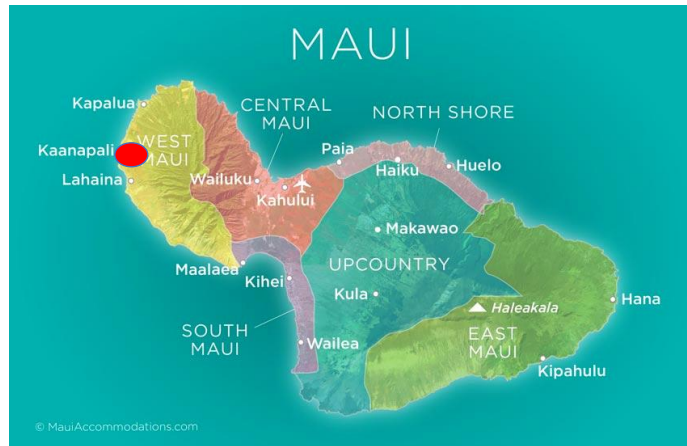
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Introduction

- Ben Azman, MD
 - Medical Director
 - Urgent Care West Maui
 - benkazmanmd@gmail.com



Disclaimer

- I have no relevant financial relationships to disclose.

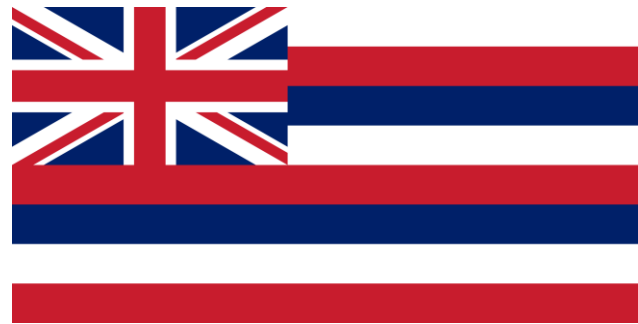
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Evolution of a Cash Urgent Care

History

- Hawai'i Pre-paid Healthcare Act (1974)
- Duopoly
 - HMSA
 - Kaiser



Logo from www.hmsa.org



KAISER PERMANENTE

Logo from www.kpinhawaii.org

Impetus for Change

- Insurance Company Dominance
 - Contract imbalance
 - Unreasonably low reimbursement rates
- Insurance Company Abuse
 - Non-contracted demands
 - Denial of financial responsibility
 - Imbalance between patient load and revenue



Photo from <https://www.gannett-cdn.com/authoring/2014/03/29/NAGN/ghows-TX-a5acb298-e0eb-4602-b44c-e8938d7b3807-2a2d07db.jpeg?width=660&height=428&fit=crop&format=pjpg&auto=webp>

Impetus for Change

- Immediate results of not accepting insurance
 - Drop in patient volume
 - Better quality of care for patients
 - Better quality of life for provider
 - Increased patient satisfaction
 - Initial decrease in revenues followed by steady increase in revenues

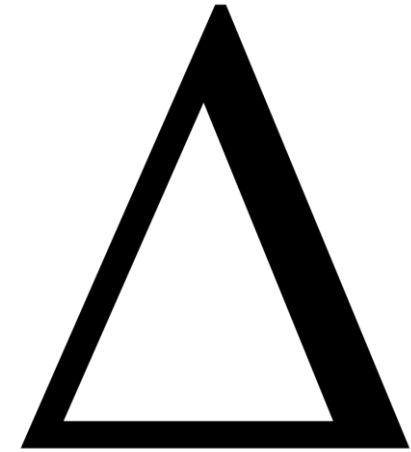
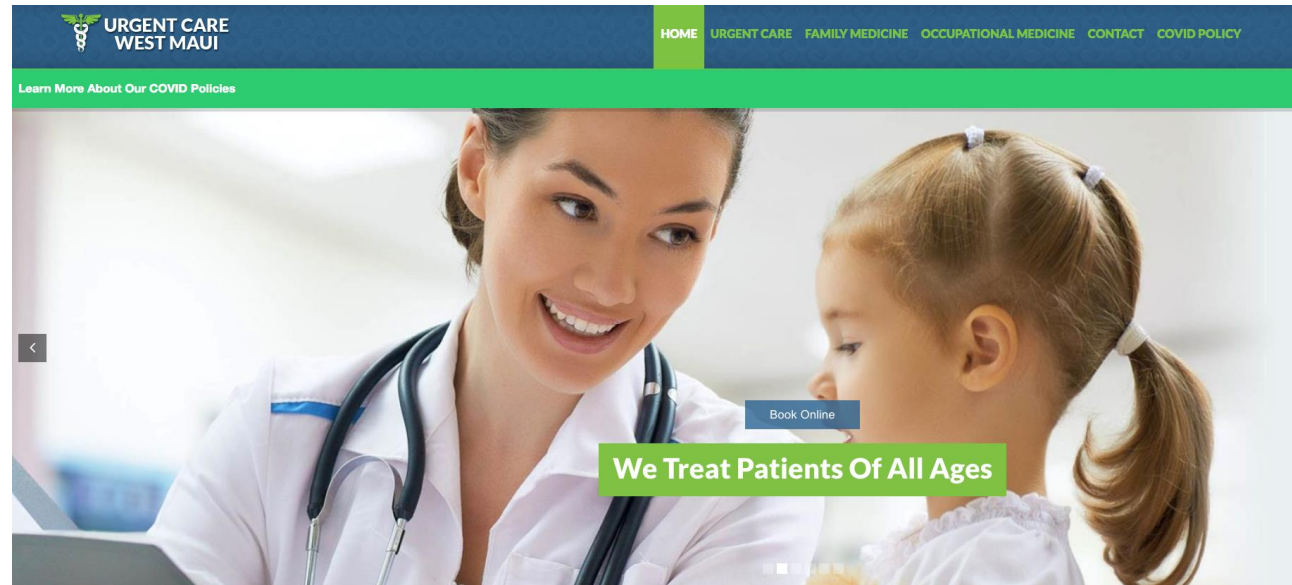


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Current Operations

Online appointments

- www.westmauidocors.com
- Walk-ins accepted



Paper Medical Records

- No EMR/EHR
- Problem-oriented medical records (POMR)
 - SOAP format
- Advantages of paper records vs. EMR
 - Full-focus on patient instead of computer screen
 - Provider role as clinician instead of data input technician



Photo taken from https://www.emedicinehealth.com/patient_rights/article_em.htm

Services Provided

- X-rays on site
- CLIA-waived lab tests
- EKG
- Oxygen
- Nebulizer treatment
- Medical supplies
- Onsite medications



Image from <https://www.imaginghealthcare.com/wp-content/uploads/2020/06/x-ray.jpg>



Image from <https://www.betterbraces.com/media/catalog/product/cache/1/image/9df78eab33525d08d6e5fb8d27136e95/a/i/aircaststairsselectshort.jpg>

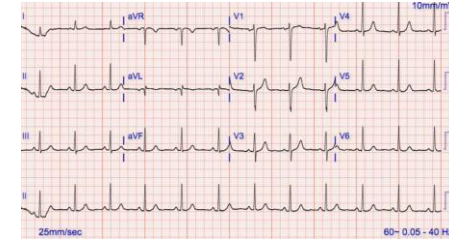


Image from <https://www.researchgate.net/profile/Rami-Khouzam/publication/322504203/figure/fig2/AS:591433463525376@1518020134297/Repeat-12-lead-EKG-showing-normal-sinus-rhythm.png>



Image from https://www.pca.state.mn.us/sites/default/files/styles/hero_image_narrow/public/Prescription-OTC-Medications-singleshelf-backlit.jpg?itok=rIT567WA

End of Visit

- Patient pays by credit card
- Patient receives a completed HCFA-1500 insurance claim form to turn in to their insurance company.



Image from https://imgnew.outlookindia.com/uploadimage/library/16_9/16_9_5/IMAGE_1644244767.jpg

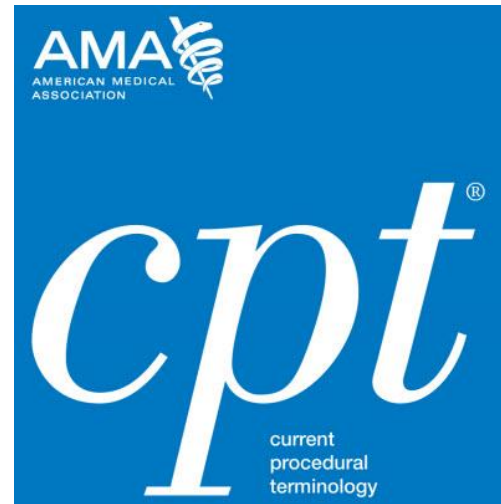


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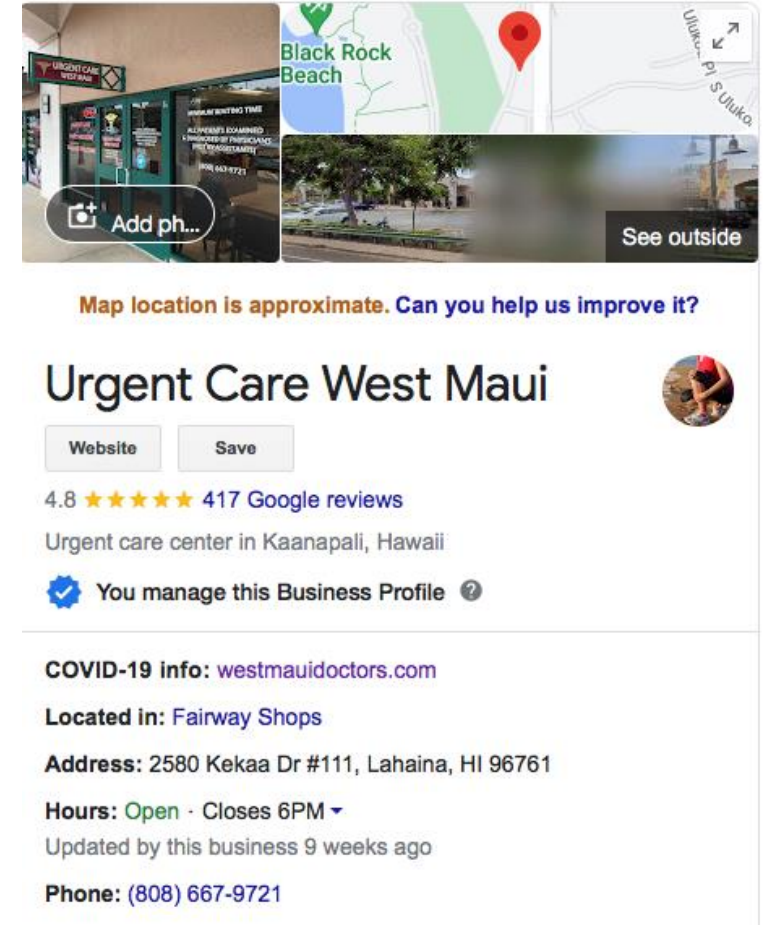


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Advantages of a Cash Practice

Cash Practice Advantages

- High patient satisfaction
- High provider satisfaction
- Time & ability to handle revenue-generating procedures
- No need for an EMR
- Exemption from cumbersome HIPAA regulations by not transmitting electronic claims



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Urgent Care West Maui

Website Save

4.8 ★★★★★ 417 Google reviews

Urgent care center in Kaanapali, Hawaii

✔ You manage this Business Profile

COVID-19 info: westmauidocors.com

Located in: Fairway Shops

Address: 2580 Kekaa Dr #111, Lahaina, HI 96761

Hours: Open · Closes 6PM

Updated by this business 9 weeks ago

Phone: (808) 667-9721



Logo from https://web-assets2.delphix.com/f/137721/x/4ee270dab2/hipaa_480x340.svg

- CMS website www.cms.gov -- to determine covered entity status
 - “A covered entity is a health care provider, health plan or health care clearinghouse that transmits any health information in electronic form.”
 - Health insurance industry uses HIPAA rule to their own advantage to access patients’ private medical records

Disadvantages of a Cash Practice

Cash Practice Disadvantages

- Not always feasible, depending on location
- Cash only practices have lower than average volumes for the industry



Image from https://www.singlecare.com/blog/wp-content/uploads/2020/02/Blog_Copay_Deductible-1884x1060.png

Points to Remember for a Successful Cash Practice

How to Have a Successful Cash Practice

- The patient always comes first
- Many patients (not all) are willing to pay for good quality medical care
- Time is valuable



Image from
https://www.iso.org/files/live/sites/isoorg/files/news/News_archive/2021/04/Ref2650/Ref2650.jpg/thumbnails/2400x1200

Key Takeaways

- Insurance companies are not your friends!
- To avoid the downward spiral of declining reimbursements, urgent care centers need to convert to cash based practices to the extent possible
- This is achievable by always placing the patient first. Many patients are willing to pay for quality medical care.

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