

Primary Care Cures

Episode 50: Ron Barshop

Ron Barshop: You know, most problems in healthcare are fixed already. Primary care is already cured on the fringes. Reversing burnout, physician shortages, bad business models, forced buy outs, factory medicine, high deductible insurance that squeezes the docs and is totally inaccessible to most of the employees. The big squeeze is always on for docs. It's the acceleration of costs and the deceleration of reimbursements. I want you to meet those on this show that are making a difference. With us, Ron Barshop, CEO of Beacon Clinics, that's me.

Ron Barshop: A year and two days ago I got a call from our producer who's listening to this show today and making sure it sounds good for you guys to host a podcast and we call it the Primary Care Cures. And in the past 50 weeks I've interviewed 50 guests who are cutting edge thought leaders and it's really been quite a fun ride because they're also disruptive entrepreneurs. These are all people who are curing all that ails primary care because it's the backbone, it's the cornerstone and it's what will fix healthcare by extension. So there are 10 lies that I've discovered in this past year that are all accepted as inevitable and immutable truths, because when I've interviewed these folks over the last year, I'm realizing that these solutions are curing primary care on a weekly basis, on a daily basis. So they aren't really lies because I'm really going to be an optimist after talking to all these folks, they're really 10 opportunities.

Ron Barshop: So let me give you a preamble here. Healthcare seems broken if you're part of the golden triangle and the golden triangle consists of three P's, providers, patients and payers, and put another way, doctors, employers, and employees. And until we recognize exactly what their key problems are, which is the fourth P, we don't know how to solve any of this for providers, patients, and payers. So right now let's just talk about the providers and the big problem they have, and it's a lot of them, but it all circles around one event. They have the 2020 equivalent of a coal miner's job. Half of all nurses drop out within two years. That's 125,000 people going through that meat grinder. And 70% of the doctors today would never recommend medicine to their own kids. So, you can give all the statistics you want about what's going on with burnout, reimbursements, powerlessness in DC, but the reality is, when 70% of a profession says, don't get in this profession, it's under a vice grip. And that vice grip of squeezing it so hard that they don't even want their kids involved.

Ron Barshop: They're getting pressure from every possible direction, whether it's pay, whether it's the pressure of time, and being forced into factory medicine, whether it's they feel like their lobby's not listening to them and not speaking on their behalf in Washington, D C. Only 15% belong in Houston, only 12% belong to the AMA. Whether they're forced to practice to the bottom of their training, whether they deal with clerical torps on the other end of a pre-authorization call or they're second guessed by clerks at the insurance company, where they're micromanaged by total amateurs that have no medical training. They've lost their autonomy and they, in my opinion, are the loneliest white collar job in America.

Ron Barshop: And here's the ironic thing is that providers, as critical as they are to the backbone of making this whole system work, are essentially a quarterback or a point guard that gets no respect. Can you imagine if Tom Brady at his interview were asked how many words per minute could he type or somebody said, hey, Aaron Rogers, don't call that play. Would you please, just please listen to the ball boy? Or, Kawhi Leonard, hey dude, every time you talk to the coach, you need to be typing on your keyboard. You got it, Kawhi Leonard? Now, if I ever met Kawhi Leonard, I wouldn't be able to speak because I'd be so amazed to be shaking his hand. I'd probably call him Your Highness.

Ron Barshop: But that's just unimaginable that we would treat the leaders in our world the way we treat our doctors. But there's a solution and we're going to get to that and in this show today, because what we're doing instead of looking forward or backwards at what amazing things happen or what's going to happen, I'm going to talk about these 10 opportunities that are actually being fixed on the ground by the people that are speaking on this show and that are going to be speaking on our show in the coming year.

Ron Barshop: All right, so we've talked about the providers problems that they have. Let's talk about the patient. They have a real vice grip too, and there's no real path right now to protect your family ,if you are about half of the Americans working today. So half millennials have no doc, that's called a tipping point when over half have something or don't have something. In the money category, over 56% do not have the savings to meet their deductible. And time, let's talk about the waits. Right now you're going to wait two or three weeks if you're sick, potentially, at a primary care physician and you're going to wait months to see a new doctor, and especially in smaller cities. You'll wait hours in a waiting room and all the while you're trying to navigate a cornfield maze filled with financially deadly booby traps and they're brought to you by the price gouging bigs.

Ron Barshop: So, those tricky bills that come to them in Greek and it's a maze, and it's a house of mirrors. Yet the number one choice for picking an employer has to do with health benefits, surveys say, 65%. Again, over half of these

employees are an ER visit away from ruin. Medical bankruptcy is right now the largest cause of bankruptcy by two thirds to one third of everything else. And GoFundMe accounts, right now, a third of them have to do with paying medical bills. So again, the patient, the second P has a gigantic vice grip on them.

Ron Barshop: Now let's talk about the payer, which is also known as the employer. So right now 60% of employers are self-insured and they rely on whisperers in their ears to tell them what to do with their benefits. And I don't have a number, but I'm just guessing 90. 95% of advisors represent their own pocketbooks. So big daddy has been getting pickpocketed now for generations and unless we secure a transparent benefit advisor who discloses all of their fees like the Health Rosetta advisors and others like them, we don't have anybody representing us, we have somebody representing their insurer. I was a conversation a couple of days ago with a future guest who used to work for JB Gallagher and he said there's 17 different checks he would get from a typical employer benefit plan. 17 checks he would get as commissions, so there's that. So again, you want a broker who is representing you, not his trip to [inaudible 00:06:01], Hawaii or his kid's college funds.

Ron Barshop: The other problem that employers are facing is benefits aren't retaining the top talent. If you've never heard the 800% rule, there's a well known rule in HR that says that some of your top 5% performers will perform at 800% productivity of the rest of your team. Meaning, each one of those top talents are doing the same work as eight other people in a typical company. And so, if they're not able to retain these top talents with the current benefits they have in there, they're spending literally tens of thousands of dollars and it's still not doing the trick. The other problem they're having is their pools of eligible candidates are shrinking. In Houston we have three and a half percent unemployment and that's not uncommon in vigorous economic towns. So we have harder and harder time finding folks to fill slots, especially with the critical slots.

Ron Barshop: Another problem that employers are having is the obvious cost rise of the benefits of six to 8% just year after year and then never go down. And what is not being talked about is the deductible is beyond their employee's savings that are keeping over half of them out of the ladder and it gets them into the free house of care. So they delay care, they skip meds, they bring their flues to the office. And what really does a company culture mean when most don't feel as if they're truly taking care of their family's future. So we're hoping technology is going to come in and swoop down and save us like Captain Marvel and there's a nutty myth about technology saving healthcare that we adopt it. No, it's really more like ether that envelops us if it's frictionless, beautiful and solves a real problem, like

those I mentioned above with our three P's and the golden triangle. We don't adopt anything in technology, technology adopts us.

Ron Barshop: So think about Uber, boom, one day it was everywhere and it didn't exist the day before. And Airbnb, one day, boom, it's bigger than all the other hotel chains. And smartphones, scooters, flat screens, banking by phone, boom, boom, boom, they're just around you. They just seemed like they are and they weren't the day before. And I know we can have people Google, what are adoption curves and all these things, but then the reality, it just seems like when the tech is frictionless, smooth and beautiful, that it adopts us, it's everywhere.

Ron Barshop: And I think that exact same thing is going to be happening in healthcare this decade. So as we enter a new decade, this is a time we're going to see a new movement erupt. The new movement has no name and it has no leader, but as companies today are on the fringes they're scaling, the movement will have both a name and a leader. We don't know who that is yet. I have my ideas and I'll reveal them later this year in a series of books called, Healthcare Is Fixed. We'll have the website up so you can pre-order that in another couple of weeks.

Ron Barshop: And then, I promise you at the top of this podcast that we would get into the 10 great opportunities in healthcare to scale all that's fixed and because healthcare is fixed for the three P's in the golden triangle on the fringe, it's just not as scaled today.

Ron Barshop: Primary care is indeed being cured, the title of this show. It's the backbone of health care, primary care. It has four to 500,000 troopers out there that are family practitioners and Obs, and internists, and PDs, and nurses, and PAs. And these are the quarterbacks for the rest of this and for this revolution, because as goes primary care, so goes healthcare, and as goes healthcare goes our schools. Healthcare is sucking the life out of their budgets, according to a talk that Bill Gates did, if you want to refer to a TED Talk in 2011. Warren Buffett, calls healthcare the tapeworm of our economy. And Dave Chase, says that the American dream has been stolen by healthcare. And our military leaders are even calling for the state of teen health as a national threat. Can you imagine, our healthcare system is right up there with Iran and North Korea.

Ron Barshop: Our position as the number one economy, more importantly than all of this, is that we are still the greatest force for good in the world today because what is not sustainable another 10 years is that 48% of every federal dollar spent on healthcare, according to a fresh John Hopkins study that was done. So do we wait until it's 100%? this is not sustainable until 2030. So I've talked about inflection points. Half the millennials have no doctor. Half the workers have no savings to adjust their deductibles. 90%

of patients are going to be carrying a balance on a medical bill. The fastest path to bankruptcy is medical debt. Everybody knows this. Let's go back to the golden triangle because I'm going to now unveil the 10 great opportunities that we are solving on the fringes with guests that we've had on the show and future guests that you'll be hearing in the coming year.

Ron Barshop: The golden triangle, remember the three P's, the patient, the payer or employer, and the provider or the doctor or nurse. So let's talk about on the fringes, who's fixing this? Number one, the first of the 10 great opportunities is this, that we all radically and constantly, and are measurably upgrading our health as individuals. So the alternate lie to that would be is that we're going to be in a steady decline for health as a nation, as individuals. It's just a down-way trend and we all accept it, but that is not what's happening.

Ron Barshop: Let me talk about Virta Health. Virta Health is going to be a guest on this show. They have reversed diabetes in 90% of their patients on their first cohort that they did. So in the first trials, 90% of patients using their model have reversed diabetes. They're not alone, the Metabolism Clinic has not done clinical trials, but I've been an actual patient there and Metabolism Clinic in Charlotte, North Carolina claims 85 to 90% reversal of diabetes. And that thing that they have in common is they both have a low-glycemic sort of a ketogenic diet with other support that these two companies have.

Ron Barshop: There's a company in Austin called Wellsmith. They have 92% engagement on diabetes reversal and Wellsmith is also going to be a guest on the show and they have 30% diabetes reversal in their first three panels. And I love companies like a Airrosti Clinics, which is not about diabetes, but back surgery right now is about \$120,000. Going to an Airrosti Clinic with a PT, physical therapist and a chiropractor will set you back about 400 bucks. It's four visits and 90% of the back surgeries and other surgeries that were going to be required go away when you go to a Airrosti Clinics. I've also been a patient there. So, you can spend \$120,000 with 80% success rate or you can go to Airrosti, they have a 90% success rate with under \$400. And again, remember what I said is that we are going to radically and constantly, and measurably upgrade our health as individuals and as a country.

Ron Barshop: Number two, we radically reverse cost spirals. And I just mentioned a few, but that's going to be on an individual basis, clinical basis, local government and federal government. I just yesterday toured the Walmart Health Clinic and Walmart has done an amazing thing for their employees. We'll have Dr. Maida on our show in the next couple of months, but for their employees, they have a \$4 billion spend for a million employees and they shaved \$1 billion off their healthcare costs last year by getting very proactive with primary care and with very smart social determinants, like

making sure that travel is taken care of, childcare is taken care of. So a Walmart employee, a Walmart partner now has a company on their side doing everything they can to reduce this spiral and give them more benefits. And when you have \$1 billion, that's sure helps you compete with Amazon and it sure helps you offer more benefits in ramping up what you're doing for your employees.

Ron Barshop: Kaiser Permanente does not have a million employees, that have a lot less, but they also shaved \$1 billion off their healthcare spend last year by focusing on initiatives for primary care. Again, primary care is the backbone and the key to this whole thing for both of those two companies. \$1 billion, they were able to reduce premiums five to 10% on 5 million different members of theirs.

Ron Barshop: I'm going to talk a little bit more about Redirect Health in some of these questions ahead and Redirect Health runs one of the largest clinics in Phoenix, Arizona at 40% of the cost of their peers around the country. So they have 150,000 patients. They're running healthcare at 40% of the cost. And one of our guests was Dave Berg, their CEO. He's been on three times. Cole Johnson, one of their customers was on. Cole runs a company that is one of the top 10 drywallers and using Redirect Health, he was able to not only cut his healthcare spend in half as a top 10 drywaller in the country, but he was also able to get his worker's comp in half. And when you're a \$38 million company, and that's what he's listed on, on the drywall contractors website, and you save \$2 million to your bottom line plus another few hundred thousand for healthcare, that's meaningful EBITDA. And he can't imagine ever going back.

Ron Barshop: So these are good examples again, of number two which is, we radically reverse cost spirals for an individual, clinical and for local government and federal. And I'm not even talking about the state of Montana and what's going on in Carolina and other States.

Ron Barshop: And the last point I'll mention there is RosenCare, and what a story that is, out of Orlando, Florida. If you haven't heard of Rosen Hotels, they surround the convention center there. They have saved in the last 36 years, they have saved \$420 million that they've plowed back into the community and they're doing it with a rigorous primary care program for particularly the chronic patients that are employees of that company with health and wellness. So they have literally a gym next to the primary care and you're paid on the hour when you go to either one with a \$5 copay. They planted that \$420 million into the neighborhood. Crime went down to zero, the gangs disappeared because they said we're going to send every kid through college if they graduate from this high school.

Ron Barshop: And then they did the same thing for the teachers and their families. So they now have RosenCare, what they call RosenCare for every employee of the school districts surrounding them. And they have such an abundance of people applying to go into the company and their turnover is ridiculously low compared to the hotel industry that they've tried it out to show their competitors who are all scared to do this. So RosenCare is an outreach and effort to teach employers how they've done what they've done because they're scared to death to leave the brands. But these are all examples of reducing spiraling costs.

Ron Barshop: Number three, instead of the patient's experience feeling like a DMV visit or a scary cornfield maze to navigate, it's just amazing. So some of the guests we'll be booking is the CEO of 98point6, so it's 98 and then the word point six.com. You'll also hear from Clinton Phillips from Medici and Second MD. You'll hear from a company called Lark. And MDs say they're all using artificial intelligence to engage the patient to have an amazing experience and instead of a net promoter score in primary care, which you'll see in the low fifties they're in the high eighties. I've also interviewed on the show Atlas MD's, Dr. Joshua Umbehr. You can go to Atlas MD and you can get referenced-based pricing and you can have an amazing experience and get a list of about 60 free services when you enroll there, but you unfortunately got to move to Wichita, Kansas for that.

Ron Barshop: Again, there's 1200 DPCs around the country, so your city probably has somebody pretty good. And then I would also refer you to a guest of ours at Surgery Center of Oklahoma, Dr. Keith Smith. Again, reference-based pricing, you can go on his website and navigate what the cost of any surgery would be at any part of your body that you could imagine. Use that to make sure you're getting the best price where you are or you can just go to Oklahoma and get the best deal with the surgeons. There's a 105 surgeons that have done as many surgeries as anybody in the country. They're very good there. So more centers like that. There's a Surgery Center of Texas, there's a half a dozen others that are like Dr. Smith's, but then again, this is a great way-

Ron Barshop: Now Green Imaging is another guest of ours, conductor, Christian Dickerson. By contacting Green Imaging, you can now find out what you should be paying for MRIs and for ultrasounds, and for CAT scans, CT scans, x-rays, it's all there. And she's essentially bought the excess capacity at imaging centers that are independent around the country and you can find out what's going on there. So again, instead of the patient experience feeling like a DMV visit or a scary cornfield maze, I said it's amazing and you can get this with these reference prices and with these amazing relationships, customer-based primary care clinics.

Ron Barshop: So let's talk about zero burnout of providers. That's number four. Zero burnout of providers. Imagine a world with no burnout for the doctors, for the nurses, for the support staff. We don't talk about the support staff very much in burnout, but that's not even measured. But it's eliminated 100% in this perfect world where every day is a joy and it's even a hoot. And I'm from Texas and we have hootenannys and we give a hoot. And that Jack Black, he's a real hoot. So imagine again, zero burnout. I've interviewed now, five thought leaders on our show that are DPC, Mount Rushmore type guys and DPC has the happiest conferences in medicine, they all say. I've interviewed Nextera Health, Dr. Clint Flanagan, his ranch, he's going to hit a hundred clinics this year. He's probably the largest DPC that's stayed the test of time and proven that the model works if you talk to employers as your primary customer.

Ron Barshop: Plum Health with Dr. Paul Thomas gave a Ted Talk in Detroit that caught my eye and that's really what got me into this whole questioning of this new model. Again, happiest conferences on earth. These are happy doctors you're talking to that have time to visit with you because they're only seeing six patients a day, 600 in their cohort instead of 2,530 or 40 a day.

Ron Barshop: And then I've talked to Josh, Dr. Josh Umbehr and his brother Kirk with Atlas MD. I've talked about them already. And Dr. Al Lickerman, who with Imagine MD has left being a doctor's doctor at a very famous Chicago medical school so that he can start his own DPC practice and get back to why he got into medicine. He just wasn't liking what he was teaching and what he was doing in the alternate universe, and now he has created a new world for himself and he's so much happier, he said. We can never go back.

Ron Barshop: Now let's talk just for a second, a little off topic from these 10, about what a DPC direct primary care navigator does. What does your doctor do for you in that scary cornfield maze? Okay, well let's talk about when you buy a Coke, and I just came from Atlanta and they don't order sodas, they don't order soft drinks or pops there, they order a Coke. So if your waitress says, well, what kind of Coke do you want? If you say, I want a Coke, she'll say, we have Dr Pepper, Sprite, Coca Cola and Root Beer. And you say, well, I want root beer. Okay, well that's the Coke ordered in Atlanta. So where do you buy a Coke if you're you and me, not living in Atlanta? You can buy it at a grocery store. You can go to a corner store. You can go to a restaurant and order a Coke or you can go to movies and order a Coke.

Ron Barshop: So the place of service matters. We all intuitively know we're not going to buy our Cokes at the other more expensive locations. Well, healthcare is a little trickier, because the grocery equivalent for the low cost Coke is an independent physician, an independent PCP who owns their own practice. That's going to affect the price because it's going to be about half of what

the next one is, which is the corner store, and that's going to be an urgent care or people that work for a system and they're physicians that are hanging their hat out working for that system. That's the corner store Coke.

Ron Barshop: Let's talk about the restaurant Coke. That's the neighborhood ER disguised as urgent care, but it's really an ER facility and it's hard to tell if you're a customer or consumer, what the heck that is and how it's different from an urgent care. And the movie theater coke would be an ER itself. Now, all of these have their place in our ecosystem, but most consumers don't know when they're going to one that they're spending twice or four times as much, or eight times as much as they would if they just went to an independent physician. And it goes to the same for surgery and it goes to the same for imaging, and it goes to the same for wholesale meds. All of that is navigated for you, the whole cornfield when you go to a direct primary care physician. They're like your wife or your family caretaker who is an MD and they curate and offer the best places of service at the fairest pricing. Not the cheapest, but the fairest.

Ron Barshop: And they know who's the best rated, they're not interested in sending you to their college roommate just because they're buddies with him or her. Do you know who is the best rated? I don't know. So I really like that I have that [inaudible 00:20:49] with my direct primary care relationship.

Ron Barshop: Let's go back to the ten list. Number five, the deductibles, the copays and the premiums disappear entirely. I'll say that again. You're going to have free healthcare. Now every employer can go see their doctor at will and as much as they want and as often as they want, and they can text them and they have full access to the doctor. They can even get house calls. So I'm going to offer that to my employees. I did two years ago, free healthcare. We have no premium, no copay, no deductible, no kidding. And I have zero turnover because of that and I have less trouble finding good people now because of that. And I have absenteeism that's almost zero because people are coming to work healthier because they're getting care when they need to get care and instead of worrying about checking their kid out of school at 2:30 for pink eye, they're now getting their kid treated with a script over the phone. They're getting telehealth and they have it at zero cost.

Ron Barshop: So that is just a huge benefit and advantage I have and it's one of the reasons that I love Direct Primary Care is because I have been a customer myself for two years. So what's happening in direct primary care is they're signing up entire state employee payroll, school districts, counties, the Surgery Center of Oklahoma, Green Imaging, those types are also doing direct deals with employers. So you're starting to see more and more free

healthcare that's paid for by the employer for surgeries, primary care, imaging, even the meds.

Ron Barshop: And number six, big healthcare no longer has the power to gain the rule books to rig the dice or to tilt the game board. Now this one sounds too good to be true and I must admit that there is not a solution to large monopolies that are running affairs right now, but this transparency moment is pretty exciting. And when you have the American Hospital Association suing POTUS to perpetuate a black box deal with carriers, it just is bad optics. There's no way to turn that into a pig without lipstick, it's just ugly. Call your local hospital and ask why they're supporting this. Health Rosetta with Dave Chase is having an impact there as well and the Free Market Medical Association who has a few guests of ours will also deal with that. The Health Rosetta with Dave Chase, who's a former guest and will be a future guest, also is dealing with this. And a future guest will also be the Free Market Medical Association, talking about how this is working out.

Ron Barshop: Number seven, the well care system replaces our sick care system. So right now we see a doctor or a nurse only when we're sick. Why? Because that's the way it's always worked. Well, wearables and sensors are going to give us the power and the wisdom to heal ourselves with better lifestyle choices. And the survey says, lifestyle choices affect what percentage of 120,000 moderate diseases? 87% of modern disease are coming from lifestyle choices. It's quite different from when our parents were young or their grandparents were young, there were plagues and there were scourges, and there were wars and today it's diabetes and it's hypertension, and it's depression.

Ron Barshop: So we can reverse these chronic diseases and get back in control if we have a crystal clear dashboard driven by sensors that we wear and live among, so healthcare becomes healthcare true and instead of sick care. With wearables, smellables, heat detectors and even poopables that are going to be everywhere and they'll feed into a dashboard tied to a wisdom toolkit that'll tell us exactly what we need to do next, all linked to a PCP. This is going to happen and seem like it's everywhere in the next five to seven years and it's going to be just like the scooters and just like the banking on your telephone. It's just going to be everywhere.

Ron Barshop: So patients, number eight, are going to become customers, not patients anymore. And just even reframing that language thanks to Zeev Neuwirth, and his book, Reframing Healthcare, when you turn a patient into a customer it empowers the patient to become emboldened and there's a very long list he has in his book in chapter three that discusses why the words matter. You and I, we're the chief change agent of our care team as patients, as customers, and we're also fully compliant with all the meds

and all the tests and all the specialist visits if we're large and in charge. I had as a guest Catalyst Health's CEO, Dr. Chris Crow, and they're doing amazing things with fully compliant meds, tests, specialist visits with what they're doing on the technology side. And also Redirect Health's, Dave Berg is doing the same thing in a different way with telehealth.

Ron Barshop: What I want to do is talk about my two year journey I had as customer one of Redirect Health here in Texas. And it was so exciting of an experience I even wrote a book about it that'll be coming out in the 90 days called, Healthcare's Fixed Volume Two. So again, I mentioned earlier that all my employees have free healthcare and I have zero turnover. And you can start talking about company culture when people feel safe with their healthcare because remember, that's the number one reason why people join a company is for the healthcare, not the culture or not how much fun is going to be to work there.

Ron Barshop: I walk into a clinic on my first day and I walk right past the front desk. I don't have to show a card, I don't have to fill out a clipboard. I go right to the exam room as if I'm on a red carpet. I get an hour with the doctor. The doctor is happy to see me because I'm his most profitable patient that day as a redirect patient. And the exciting thing is, we get to talk about secondary and tertiary complaints rather than just my sniffles and sneezes, and we get into some issues about my back's hurting. He sends me back to the chiro and I set that up for another day.

Ron Barshop: And it's wonderful. And then when I walk out, there's no outtake, there's no forms to fill out. What happened is Redirect Health has contacted them and given them a credit card number that pays them 65 or 75 bucks, whatever their cash price is and because they didn't have to bill and collect, and they didn't have to deal with pre-authorizations and insurance companies, they were able to use all 65 of those dollars to go to their bottom line. Nobody has to manage that, it just happens after I leave the exam. And it's just wonderful. When I go get a culture done at a lab, it's paid for by Redirect Health. When I get my back repaired, by what happened to be, Airrosti Clinics, in four visits I'm completely cured of any pains and any aches that I have in my back and it's all paid for by Redirect Health. It's unlimited. I can literally go to Airrosti every day the rest of this year and there's nobody in it's going to hassle me.

Ron Barshop: So that kind of an experience, I've never had that in health care before. You probably haven't either and it probably sounds like I'm totally not making sense, but that's what thousands of people have in all 50 States with the redirect relationship. That is healthcare redefined and that is something that is simplified for the doctor, for the employer and for the patient every piece of this puzzle. So that's why I want to tell you that story because it's a fine example of what works to reduce costs, to put me

large and in charge and to make sure my doctor is well taken care of for the visit.

Ron Barshop: Number nine, back to my list of 10, the boss doesn't set the benefits plan choices, we employees choose it 100%. Again, that's a Redirect choice, if somebody wants to opt out of their insurance plan, they can hire Redirect for 105 bucks a month for themselves, 300 for their whole family and they can also add a catastrophic on top of that. There's a wide variety of folks that can help them on the catastrophic side. And you have jumped off the insurance train and saved a lot of money and a lot of time, and a lot of aggravation for you, for your employer and for frankly, the doctors.

Ron Barshop: And number 10, and the final opportunity we have to make sure healthcare is what it needs to be, is that employers are jumping off the insurance train and they're free to design their own ideal health benefit plan with no worries about abandoning these giant age old brands. You can't get fired for hiring IBM, but you can get fired for trying something new. And when you leave the big brands in health insurance, you can get fired if you do something that's going to upset Betty over there in the controller's office who's been with you for 20 years. But again, Redirect Health and [inaudible 00:28:08] Health with catastrophic compliments that really take care of business for employers and it doesn't end there.

Ron Barshop: So, what I want to do is I want to close this out and just number one, thank you as a listener. I've really had a great time this year and nothing's happening without you guys, but I want to end with my three favorite quotes this year, and I'll do this every year because it's so much fun to talk to smart people and to listen to what they have to say. And then sometimes they just say something in a way that just boils it all down.

Ron Barshop: So I want to introduce you to Keith Smith, I've talked about who started the Free Market Medical Association and he's the CEO and Founder of Surgery Center of Oklahoma. He pioneered transparency, as I said, before it was even a thing. So he was talking about Congress in our interview and he said, "Hey, why do we keep expecting the driver of the getaway car to solve the heist?" I'll let that one sit for a minute. Dutch Rojas of Sano Surgery, doesn't have a Dutch accent even though he is born of Dutch descent, but he was a Marine, so I can't make fun of him. I can't mess with the Durtch, as he's known. But he said another great thing. He said, "If a family has a thousand in savings and a \$4,500 deductible, is it even insurance anymore?" I'm going to repeat that one. I just like it so much. "If a family has \$1,000 in savings and a \$4,500 deductible, is it even insurance anymore?"

Ron Barshop: And the last quote I'll close out with, Sir Andrew Witty, who is the new CEO of the United Health Group and Optum. Now they are the big kahuna

on the beach when it comes to primary care physicians. They have over 43,000 physicians in their group and they're growing fast. And if you're not quoting the big kahuna, you're not quoting anybody important, right? But you got to quote the big kahuna. He said this, "Investing 5% in primary care saves 95% of the costs downstream. It delays or avoids much more expensive costs down the road." I love it, Sir Andrew Witty, it would be nice to have you on the show.

Ron Barshop: So I want to thank my amazing guests who have been on the show and my future amazing guests we're going to book for you. I want to thank you, the listener, because we have really grown with your listenership and the caliber of you all, and I can't tell you how often I get approached by folks who say that this show made a difference in their life and that just blows me away when that happens. So really, thank you for this.

Ron Barshop: This show seems to be gathering the thought leaders in the deep thinkers that are really addressing what's going on right in healthcare and making sure that this megaphone is getting those messages out there. That's what this show's all about. So we're all feeling that something big is changing. Jeremy and I were talking about that yesterday. Something important is going on under the surface of the water. Keep listening and we will find these amazing women and men, these missionaries of change, and we'll give them to you every week reliably. We've already found the movement, now join me as we uncover together the cure for primary care right here. Here's my final promise. Listen to this show. Go to our website in 2020 we'll have some amazing reveals. Thank you very much.

Ron Barshop: Thank you for listening. You want to shake things up, there's two things you can do for us. One, go to primarycarecures.com for show notes and links to our guests. And number two, help us spotlight what's working in primary care by listening on iTunes or wherever you get your podcast and subscribing, and leave us a review. It helps our megaphone more than you know, until next episode.