

Proponent testimony of Josh Umbehrr, MD, CEO of Atlas.MD Concierge Family Practice

Dr Josh earned his bachelors of science in Human Nutrition at KSU, Medical Doctorate degree at KU School of Medicine and completed his family medicine residency at Wesley Medical Center in Wichita and is a Board Certified Family Physician. He is a nationally recognized leader and advocate for the model.

Testimony regarding HB 2225

The primary goal today is to discuss the direct care model, ie medical retainers, and to clarify that they do not represent an insurance product.

A simple online search for the definition of an insurance policy will return description as follows; A promise of compensation for specific potential future losses in exchange for a periodic payment, i.e. a defined benefit for a defined loss, based on payments of regular premiums.

Quite simply, direct care models do not meet this requirement because they are providing a health care service. To meet this definition of insurance, they would have to contract with patients for the physician to compensate the patient for becoming ill.

I started my direct care practice over four years ago with the idea that primary care is an affordable service that does not require insurance reimbursement. Insurance is a tool to be used to protect the individual from significant, albeit limited risk, like car/home/life insurance.

Family medicine in the direct care model is made significantly more affordable, thus removing the necessity for insurance for the bulk of outpatient care. Our model charges a flat monthly rate, based on age, for unlimited visits, no copays, all office based procedures free of charge, wholesale medicines and lab testing for up to 95% savings. Furthermore, we've been able to work with key professionals like David Powell and Joe Martin to help decrease employers premiums by 30-60%.

We are working in cooperation with patients, employers, physicians and even insurance companies to develop an integrated product that delivers a greater standard of care while significantly decreasing health care costs.

The Medical Retainer Agreements is a service contract, not "contracts of insurance, indemnity or surety ship in this state upon any type of risk or loss..." as defining an insurance company in section 40-222c.

There is no "group sharing of an individual loss" which is the textbook definition of Insurance.

Therefore Medical retainer agreements do NOT constitute insurance. We appreciate your time and attention on the matter.

A handwritten signature in black ink, appearing to read "J Umbehrr MD". The signature is fluid and cursive, with a long horizontal stroke at the end.