

# BERNHARDT

## WEALTH MANAGEMENT

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## Managing Your Health in a Post-Covid-19 World

Regardless of how Covid-19 has affected your personal health, chances are that it has made a difference in the health care you receive and are able to access.

We asked Dan Carlin, M.D., CEO and founder of concierge telemedical practice WorldClinic, for some of the biggest health care-related lessons that he thinks will come out of the pandemic and the implications for all of us going forward.

### Covid's lasting effect on health care delivery and access

When Covid first hit, and then later when it resurged, many medical offices and primary care facilities across the country were essentially closed to anyone who wasn't infected with the virus. Routine checkup visits, preventive care treatments and elective procedures were pushed off. Maybe you had to delay some test or procedure during the past year and a half—or you felt uncomfortable being in a doctor's office, clinic or emergency room during the worst periods of Covid.

If you think such delays are a thing of the past, think again, says Carlin, who believes we may never fully return to "normal" health care delivery again. "We don't need a pandemic for the system to become unavailable to you," he says. Two key reasons why:

- **Fewer physicians.** Many health care professionals—including highly experienced physicians—decided to leave the industry entirely in the wake of Covid, due in part to the workload and stress they experienced trying to care for so many patients as the virus surged and surged again.
- **The wave of aging baby boomers.** The demand side of health care is ramping up like never before. Baby boomers will need more and more health care as they age into their 70s and beyond—and likely live longer than past generations. Additionally, medical advances will create greater demand for elective procedures—just as there will be fewer doctors to perform them. Perhaps most troubling: The sheer size of the boomer demographic (72 million) will likely create significant problems in terms of access to care. With so many older Americans needing so much health care, Medicare will be strained—likely resulting in waiting lists, denials for service and health care that doesn't measure up to previous levels of quality.

As Carlin puts it: "Covid is a shock to the system—a hurricane. But hurricanes end. The boomers will be a systematic strain on the system for decades—like a drought that seems to never end."

# TAKING CHARGE OF YOUR OWN CARE

Carlin's message: It's time for individuals to take charge of not just their health but also their health care, rather than assume that the health care system will be an easy-to-tap resource. That can be much easier said than done in a health care model that benefits from keeping patients in a state of sickness to boost the bottom line.

The good news: There are workarounds that can help you become a more powerful advocate for yourself as a recipient of health care services and improve your health. Some action steps to consider:

- 1. Embrace telehealth.** Telemedicine and remote care were vitally important for many patients throughout the pandemic when physical locations were closed. Patients and providers exchange information through online video chats, emails and phone calls. In its most advanced form, telemedicine allows doctors to monitor their patients' health and vitals remotely using technology. This approach is designed to help make access to health care easier and faster.
- 2. Consider concierge practices.** Essentially, concierge medicine is a membership model: For a fee—concierge practices don't accept insurance in most cases—you get access to medical practices with relatively small ratios of patients to physicians. The results can include shorter wait times, longer visits and significantly more personalized care. It also means that care may be far less likely to be denied or watered down in the name of profits.
- 3. Manage your own risk.** In an overburdened, understaffed health care environment, Carlin recommends becoming your own primary care provider as much as possible by both making better health decisions and working with providers to track key metrics that can help you get a more personalized picture of your health risks.

The obvious key metrics and procedures are the ones you can track and manage largely by yourself—including your weight, the number of steps you take each day, your blood pressure, home breast exams, sleep habits and so on. Work with a provider to track how these and similar metrics change over time. These include foundational tests and screenings that should be done regularly (such as blood pressure, HDL cholesterol, mammograms and fasting blood sugar).

Also home in on data and tests that are especially important to you. Thanks to the ability to map the human genome as well as a better ability to identify ancestors' ailments, it's easier than ever to determine your most pertinent health risks. Armed with that information, you can set out to track the metrics that matter most in your life. Say, for example, your family history reveals that the men tend to die from heart disease in their 70s. You might work with your provider to do regular targeted cardiac screenings such as a high-sensitivity CRP test (a blood test that reveals how much plaque you have throughout your vascular system).

Ultimately, the look and feel of health care may be significantly different in the years to come. By preparing yourself today, you can better navigate that transition—and put yourself in the best possible position to get the care you want and need.

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