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### Contents in This Issue

One Company's Quest to Disrupt the Healthcare Industry  
5 Must-Have Apps for Physicians  
POST COVID-19: Great Road Trips in the USA to Take This Summer  
Why Physicians Reject Health Tech  
Asian Zoodle Tuna Salad  
How Does the Biden Tax Plan Affect a Physician's Wealth  
This Is How A.I. Will Transform Medicine: The Same Way It Has Transformed Chess  
How Mindset Influences our Ability to be a Good Dad and Doctor  
Our Favorite Spring and Summer Wines for 2021  
Online Reputation Management for Doctors: Revolutionizing Your Online Presence

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# One Company's Quest to Disrupt the Healthcare Industry

The changes in healthcare are happening more quickly than ever as needs for improved delivery explode in all areas of medicine and innovations in technology race to assist with making better healthcare happen.

One group that is part of this great change is American TelePhysicians (ATP). They are disrupting the healthcare market by building online healthcare ecosystems to deliver affordable healthcare services at patients' doorsteps with price transparency.

While most companies are addressing only one element of digital healthcare delivery, ATP offers a 360-degree solution. Essentially, what ATP is building can be described as an online healthcare system or home hospital care program. Traditionally patients visit each facility to receive services, including visits to multiple doctors' offices, diagnostic centers, pharmacy etc. The platform that American TelePhysicians [[www.americantelephysicians.com](http://www.americantelephysicians.com)] offers is a digital eco-system connecting all of these services online so patients can access most of these services including access to specialist physicians.



Dr. Waqas Ahmed

American TelePhysicians has evolved from its original inception. In the beginning the company was focused on building their EMR technology platform named SmartClinix, and their consumer marketplace, CURA4U. These products are still being enhanced and expanded today, but since the pandemic, ATP is now hyper-focused on launching their own specialty care online clinics. For these on-line clinics, the company contracts with physicians (of all specialties) and provides them all the required virtual office support, technology, and malpractice protection as well.

The original platforms and the most recent on-line clinics development offer many benefits to physicians. "Practices are embracing telemedicine and we can help them grow" says Dr. Waqas Ahmed, founder and CEO of American TelePhysicians. ATP works with physicians in a couple of different ways. They can feature the physicians on their consumer-facing platform, CURA4U, as a general practitioner or as a specialist. Or they can work with a practice to set aside a room for an in-office tele-clinic where a physician can seek a second opinion or can schedule patients to meet with specialists via telemedicine if needed. Moreover, practices can also use the company's telemedicine EMR platform, SmartClinix, to grow their own practice. With these offerings, ATP aims to offer a physician a selection of solutions to expand their practice capabilities no matter how they choose to do so.

Dr. Ahmed feels that the fact that ATP is physician-owned and physician-led leads to more thoughtful decisions about healthcare in general. From that viewpoint, they have built their own highly skilled IT team which, in turn, works with their physicians directly to develop specialized technology platforms. The overriding goal is to disrupt the healthcare industry by addressing patient issues, specifically by creating a transparent environment where healthcare is affordable and accessible.

As the CEO, as a physician, and as a caregiver of his parents, Dr. Ahmed has a unique perspective on what

works for both the provider and the patient. He feels that his biggest strength is through developing his talented team of like-minded professionals who are passionate about healthcare access and affordability.

In the meantime, American Telephysicians will continue to launch their specialty physician projects. They have successfully introduced NeuroX ([www.Neurox.us](http://www.Neurox.us)) in 2020 and have recently added other clinics such as RheumX (rheumatology care), DiabetesX, RenalX and RhythmX. The company's goal is to launch all specialty care clinics by end of this year.

Dr. Ahmed says, "2020 was an incredibly challenging year for everyone. If I had to find a silver lining it would be that patients and physicians are embracing telemedicine. Regulatory barriers such as cross border licensing



and uncertainty about reimbursements for telemedicine visits by insurances remain big challenges." He adds, "Because we were already practicing telemedicine prior to the COVID outbreak, we did not need to pivot. What we are doing and will continue to do in a post-COVID era is expand the services available to consumers who need medical assistance. Whether they arrange for these medical services on our CURA4U website or take advantage of our specialty physician network, we simply want people to receive the care they need, quickly, and at an affordable price."

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# 5 Must-Have Apps for Physicians

Courtesy of [practicematch.com](http://practicematch.com)

With so many apps available, and new ones popping up each day, it's impossible to keep up with which of are the best mobile tools in the market. Regardless of whether you're an Apple or Android user, we've separated the wheat from the chaff to present five must-have apps for physicians.

## Human Dx



is the mobile interface for the [Human Diagnosis Project](#), an ambitious, open-source international effort to map any health problem to the vast range of human diagnoses. With this free app, physicians and medical students can access the collective insights of colleagues and the medical community on complex clinical cases. Solve other users' cases in order to test and build your clinical skills, or contribute cases of your own. The app's user interface is well constructed, making participating in the Human Diagnosis Project fast and easy. Human Dx was named an Editor's Pick, with a 5-star rating, by MDLinx's [Mobile App Center](#).

Download [Human Dx](#) at: **iTunes**

## mobilePDR



is among the best of the many apps available that put drug information at your fingertips. For one, it embodies all the comprehensiveness, attention to detail, and dependability of the *Physician's Desk Reference*®. Also, its drug information is extremely thorough yet presented in a user-friendly way. One of its best features is that it allows you to select multiple drugs for a given indication and then compare them side by side, swiping from one drug to the next to see their similarities and differences in every detail. The app is free and the account setup is easy. If you consult only one drug reference on your mobile device, this one is an excellent choice. MDLinx's Mobile App Center says it's "highly recommended."

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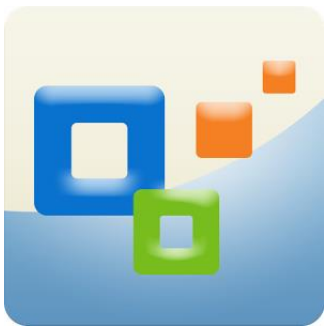
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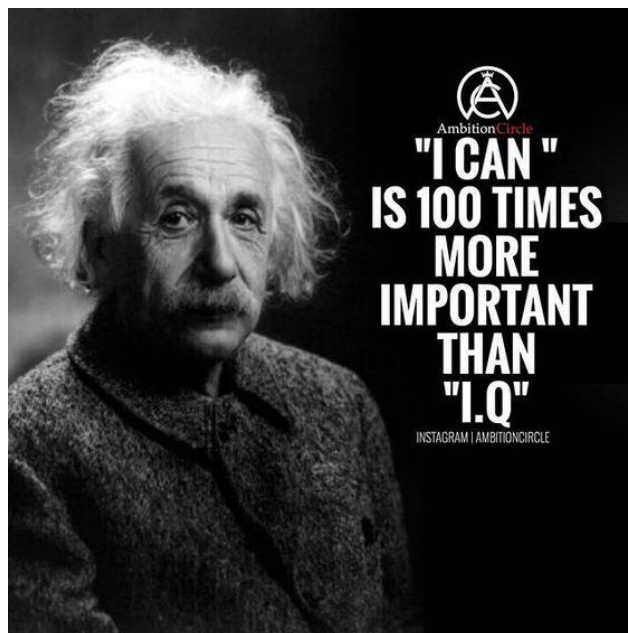
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is an easy, efficient, and free app to search and apply for thousands of jobs posted at medical facilities across the country. (If you're reading this article now, you already know about the [PracticeMatch website](#) — now you know about the app, too. They're both synced together so you can seamlessly switch from one to the other.) Search for positions based on your specialty and desired location, then apply right away, save it for later, or share it with a colleague. New update: Use your phone or tablet to record and upload a short video to let employers learn more about you.

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If you can't explain it **simply**, you  
don't understand it well enough.

— Albert Einstein



# POST COVID-19: Great Road Trips in the USA to Take This Summer

worldofwanderlust.com

Are you itching for a new adventure? I know I am! With isolation restrictions easing slowly, now is a great time to start planning a road trip. With international travel restrictions likely to be here for the remainder of 2020, there is no better time to start exploring your own backyard. What better time to plan one of these great road trips in the USA! These are our top picks for the best adventures around the country this summer.

## 1. PHOENIX TO PAGE ARIZONA

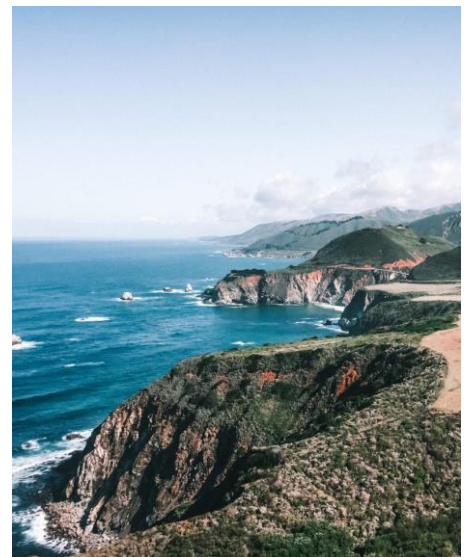
One of my favorite memories in the United States was a road trip the length of Arizona. I started in Phoenix, slowly making my way to the top of the state and ending in Page. There are many great pit stops along the way, so this adventure needs at least a few days to complete (it would be better if you have a week).

Don't miss out on **Sedona**, a beautiful town full of many great day hikes, climbing and mountain bike trails. **Page** is the last town before the border to Utah and it is here where you will find many of Arizona's famous photographic points of interest. Horseshoe Bend, the slot canyons in Navajo country and The Wave are just a few!



## 2. PACIFIC COAST HIGHWAY

The West Coast is an adventure waiting to happen, especially if you like to escape the cities and explore the coastline. The **Pacific Coast Highway** is full of hidden gems, all situated between Los Angeles to San Francisco. You can do the drive in one day, though you will find it much more enjoyable by spending a night or two near the coast. Carmel-by-the-sea is a great base to stop for a few days and enjoy the slower pace of Californian coast life.



## 3. JOSHUA TREE NATIONAL PARK

If you live in Los Angeles, there's no better escape than a mystical weekend away in **Joshua Tree**. The National Park aside, there are some great **vintage thrift stores**, swap meets on weekends, book stores and above all, the towns have a real quirky appeal.

If you plan to stay a few days, check in to the **tiny cabin of Joshua Tree** for a romantic escape, or there are plenty of great cabin rentals for larger groups. Of course, the National Park is the big drawcard for visitors and there are plenty of great short hikes to be discovered. However, be sure to spend a little more time discovering the small towns once you've seen the famous Joshua Trees as there's a lot more to discover!

## 4. SAN ANTONIO TO AUSTIN, TEXAS

There are many great reasons to visit Texas but my two favorites are San Antonio and Austin. Both of these cities have such great personalities, so a road trip between the two is a guaranteed good time. If you find yourself in San Antonio, one of my favorite hotels in the world is here – **Hotel Emma**. There's a really great emerging scene of creative people in this area of the city and it is perfect for those in need of inspiration.

## 5. NEW ORLEANS TO BATON ROUGE

The South is full of so many great adventures and I learned that first hand on a road trip through Louisiana about five years ago. There's just so much culture and history waiting to be discovered! New Orleans is a melting pot of French, African, American and French-Canadian cultures is reflected in its Creole and Cajun cultures. This city is vibrant, bustling and most importantly: delicious! Make your way from New Orleans to Baton Rouge for a fun road trip discovering the culture of this southeastern state.



## 6. NEW YORK TO NEWPORT, RI

If you are based on the East Coast of the United States, road trips are part and parcel of the summer experience! One of my favorite destinations to visit is **Newport in Rhode Island**. This picturesque seaside town has enough charm keep you coming back time and time again. The road trip to Newport from New York is especially beautiful, passing through Connecticut, one of the country's most scenic states.



to

## 7. UPSTATE NEW YORK

The **East Coast of the USA** is filled with beautiful small towns to discover. But you don't even need to leave New York to have an idyllic escape! Upstate New York is full of beautiful hidden gems and some of them more known. Start your journey in Hudson – one of the most popular towns in the state. Then ask locals for recommendations as you go along.



## 8. THE GREAT SMOKY MOUNTAINS

It was many years ago I drove through the Great Smoky Mountains in Tennessee, but it is a trip I have certainly not forgotten. Straddling the border of Tennessee and North Carolina, this mountain range is one of the most beautiful drives to be had on this side of the country and summer is considered the best time to visit.

## 9. ROUTE 66

Starting in Chicago, Route 66 takes you all the way to the Californian coast and finishes in Santa Monica. The route will take you across much of the American Midwest, Great Plains and Southwest. It is widely considered the classic American route across the country and one of the great road trips in the USA. However, you can't \*really\* take the old original route, but you can still travel much of the same scenery on various highways.



## 10. PARK LOOP ACADIA NATIONAL PARK

The East Coast of the United States is bursting with endless road trips, each more beautiful than the next! Another top pick is the Park Loop in Acadia National Park in Maine. This is one of the most scenic parks in the entire country and not to be missed. This 26-mile route will show you all the highlights and introduce you to the lifestyle in Maine.

## 11. OREGON COAST HIGHWAY

Driving the Oregon Coast is one of the surreal moments in life you probably think don't actually happen anymore. While there are many more celebrated drives on the West Coast, this is one of those road trips flying under the radar. The best part about Oregon is the laidback lifestyle and no-rush attitude, making this one of the most soul-fulfilling journeys to take by road.

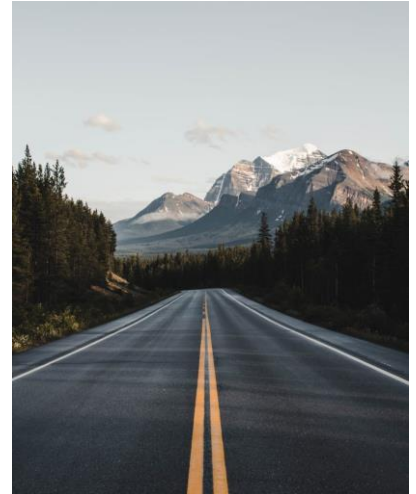


## 12. MAINE LOBSTER TRAIL

If you're a seafood lover, you can't pass up the opportunity to visit Maine and drive the lobster trail. Throughout Maine there are endless restaurants dedicated to seafood and specifically, lobster. This is the perfect weekend escape on the East Coast, filled with endless small villages and friendly locals. As far as road trips in the USA go, this is the quintessential east coast experience.

### 13. THE ALASKAN HIGHWAY

A drive on the Alaska Highway can take anywhere from 60 hours to ten days. This is not only one of the best road trips in the USA, but also crosses Canada. Much of the journey takes place in the Yukon Territory and is indescribably beautiful! This is widely regarded as one of the most adventurous road trips in North America.



### 14. ZION NATIONAL PARK, UTAH

Utah is practically bursting at the seams with road trip opportunities. But if we had to pick just one journey, we'd opt for a road trip through Zion National Park. The park borders Arizona, with the closest town on that side of the border being Page. This is where you will find beautiful locations like Horseshoe Bend and the Slot Canyons. Therefore, this is a great add-on after an adventure through Arizona!

### 15. BLACK HILLS OF SOUTH DAKOTA

If you're anything like me, you've always wanted to visit South Dakota. Which basically just means you watched the film *"Richie Rich"* as a kid. South Dakota has some stunning scenery in the Black Hills. This underrated state was practically made for the great all American road trip!



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## **Why Physicians Reject Health Tech**

KENNETH A. LEVEY, MD, MPH

Medicine has been one of the slowest industries to adopt technology. For the last decade, physicians across the United States and in all specialties and settings have been bombarded with fancy presentations, promises of ease of use and integration, and unfounded “data-based” assurances of future improved patient outcomes, workflow efficiencies, and practice cost savings. Wowed by the opportunity to improve the flow of their workday and patients’ health, physicians bought in to many of these firms. This came mostly at their own expense. Physicians soon, as a group, were largely and abjectly disappointed in a broad range of these products and the outcomes. These disappointments only led to abandoning the physician’s investment and an increasing lack of trust in people selling the endless range of technology solutions, big promises, and improved health outcomes. In short, physicians have been burned and are now highly reluctant to engage.



## **The disconnect**

Developers, designers, UX/UI professionals, and executives rarely, if ever, consult physicians when developing their products, let alone perform user and design testing with the health care professionals intended to use their products each day. Think about the fact that we have a term called “turn or swivel the chair.” This is because the vast majority of tech solutions introduced sit outside the workflow, including a vast list of physician portals and apps, that require the provider to go outside of their EHR workflow.

Very few health tech firms are run by executives who clearly care about outcomes and the health of patients more than they care about profits. A paltry few are run by physicians who have on the ground expertise with the problem the proposed tech solution is meant to address. In many instances, a workaround is done with non-physicians and health system executives who have zero practical experience in how the tech will be used and how it will impact decision-making and outcomes. The costly technology may raise billions of dollars in capital and even deliver rapid sales and huge returns to investors, but physician-users benefit little day to day. Put simply, physicians are treated as commodities in the supply chain leading to profits, and they know it.

## **A way forward**

There is little doubt in my mind that current and future technology has and will have the promise to improve health access, improve outcomes, and lower costs while reducing health inequality. However, to make it work, physicians and other key clinical personnel must be involved in the process of ideation, development, testing and serve in leadership positions in the companies that are selling these solutions.

The tech solutions must then deliver on three objectives:

First, they must provide improved clinical outcomes. New firms can prove outcomes by building on an existing well-proven analog model and creating a scalable tech solution. Second, technology firms must engage academic entities to perform legitimate peer-reviewed research to prove their outcomes. Writing a paper about a study that was never IRB approved and then paying an online journal a few thousand dollars to publish it simply does not pass the sniff test of legitimacy. Third, the solutions must streamline the workflow and reduce the tech-related burden of physicians. I used to cringe when I heard the phrase “our tech lets doctors be doctors” because it presumes that physicians will not use it or will not understand it. As the CEO of a technology-supported maternity care management firm, I believe in building solutions that physicians will use that center on human interaction and delivers a better clinical experience, a better patient experience, and is proven to improve outcomes. Physicians did not go to medical school to learn how to create tickets and sit on the phone with a support technician thousands of miles away while the firm figures out its programming error. Physicians are experts in the practice of medicine. Most are not experts in managing the system trials, coordinating care, or troubleshooting tech failures.

Technology developers, health care system experts, public health, and data experts must join with physicians in the common goal of improving clinical outcomes for patients. Then physicians will want to re-engage with the health tech world, and a true partnership will exist. We will build amazing technology, build highly profitable companies while reducing overall health care system costs, and save lives.

[Kenneth A. Levey](#) is an obstetrician-gynecologist and CEO, [Mother Goose Health](#).

# ASIAN ZOODLE TUNA SALAD

thefoodiephysician.com



Since I work long shifts in the ER, it's important that I eat well-balanced meals that fill me up and give me energy without leaving me feeling tired afterwards. I like dishes that pack in plenty of protein and veggies as well as some healthy fats. I always try to pack a lunch from home so that I have something nutritious to eat when I get a few minutes, rather than picking on the not-so-healthy snacks in the doctor's lounge.

I make the base of my **Asian Zoodle Tuna Salad** with zucchini noodles or as they're otherwise known, "zoodles." Zoodles are like a nutritious, low-carb version of spaghetti. You can make them with a spiralizer if you have one or you can just buy them at the grocery store. You can find them in the produce section or the freezer section.

I toss the zoodles with bell pepper, carrots, cabbage, and cilantro to add color as well as crunch. I like to use raw vegetables in this salad but if you prefer, you can sauté them quickly in a pan or steam them in the microwave for a few minutes. A light sesame ginger salad dressing coats all of the veggies and ties the whole dish together.

*My Asian Zoodle Tuna Salad is a light, nutritious dish that's packed with color and flavor- plus it requires no cooking!*

Course: Entree, Main Course, Salad

Cuisine: Asian

Keyword: low carb, tuna, zoodles

Servings: 4

Calories: 371 kcal

## Ingredients

### Salad:

- 4 cups (12 ounces) zucchini noodles ("zoodles")
- 1½ cups shredded purple cabbage
- 1 cup julienned or grated carrots
- ½ red bell pepper, cut into thin strips
- ¼ cup cilantro, roughly chopped
- 4 packages StarKist Selects E.V.O.O.® Yellowfin Tuna

### Dressing:

- 1 ½ teaspoons low sodium soy sauce or tamari
- 1 teaspoon grated ginger
- 3 tablespoons rice vinegar
- 3 tablespoons neutral-flavored oil like safflower or grapeseed oil
- 1 ½ teaspoons toasted sesame oil
- 1 ½ teaspoons honey or maple syrup

**Optional garnish: sesame seeds**

## Instructions

1. Combine the zucchini noodles, cabbage, carrots, bell pepper, and cilantro in a large bowl.
2. To make the dressing, whisk the soy sauce, ginger, rice vinegar, oil, sesame oil, and honey together in a small bowl. Pour the dressing over the vegetables and toss to combine.
3. Divide the salad between four bowls and top each with a packet of StarKist Selects E.V.O.O.® Yellowfin Tuna. Garnish with sesame seeds, if desired.

*Dr. Sonali Ruder DO is a board-certified Emergency Medicine physician, trained chef, mom, and cookbook author*

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# How Does the Biden Tax Plan Affect a Physician's Wealth?

*By Chris J. Roe, CPA, PFS*



Are you worried that Biden's tax plan will get passed by Congress? If not, you should be, as most physicians will see their take-home earnings decrease significantly. Rx Wealth thinks there is a high likelihood tax legislation will be coming by the end of 2021, effective beginning 2022.

It is no surprise we are facing higher income taxes and increases in other taxes with our government spending like drunken sailors. So, how can physicians reduce or minimize the impact of these tax increases?

This article outlines the proposed tax changes and provides some planning opportunities to consider.

## **Income and Social Security Tax Rates**

Currently, the top income tax rate is 37%. Under Biden's plan, physicians making over \$400,000 will likely be in a new tax bracket of 39.6%. If you own a practice or outside business, the qualified business income deduction will be phased out, causing an immediate 10% increase in your current tax rate.

Currently, physicians are subject to social security taxes on the first \$142,800 of wages or self-employed earnings at a rate of 12.4%, split evenly between employer and employee. If you are self-employed, you pay the full rate and get to deduct a portion from your taxable income.

Biden suggested a change in the social security tax. The maximum taxable wage will stay in place, but if your wages or self-employed earnings exceed \$400,000, the amount in excess of \$400,000 will be subject to social security payroll tax. This creates what we call a "donut hole" in the payroll taxes, where wages between \$142,800 and \$400,000 are not subject to social security taxes.

Physicians earning up to \$1 million will continue to see their capital gains and qualified dividends taxed between 15% and 20%, with a 3.8% net investment income surtax applying to certain taxpayers. But, if you happen to earn over \$1 million, you may see a significant increase.

## Planning Opportunities

If you are self-employed making over \$400,000 in earnings, you may consider forming an S Corporation and limiting your wages to under \$400,000, if it is still reasonable compensation for your specialty. You can take the remaining earnings as distributions. Be aware, these types of arrangements are likely to receive even higher IRS scrutiny going forward. You must structure this properly to comply with the law.

If you are a practice owner, consider employing your children to reduce your income below \$400,000. Additionally, certain retirement plans allow you to make large contributions, which may help to reduce your income significantly and lower your tax bracket.

Additionally, as a practice owner, review all current retirement plans to ensure they are appropriate and allowing for maximum deferral advantage.

Finally, reviewing all allowable business deductions to make sure you are not missing anything that will reduce your taxable income.

## Income Tax on Over \$1,000,000 in Household Income

If you are one of the physicians who still earns in excess of \$1 million annually, Biden has placed a target on your back. Not only is he planning to increase the taxes on your wages and business income to a maximum rate of 39.6%, but your capital gains and qualified dividends will also now be taxed at your marginal rate of 39.6%. Also, it will include a current net investment income surtax of 3.8%. This brings the total tax rate on interest, dividends, and capital gains to 43.4%.

## Planning Opportunities

You need to make sure your investment portfolio is invested in a tax-efficient manner. Where you own assets will become extremely important. Having some investments, such as taxable bonds, real estate, alternative investments, high dividend stocks, or higher turnover investments held in an IRA or other tax-deferred vehicle will reduce your tax bill and allow the portfolio to potentially grow faster.

Consider using low-cost, investment-only annuities as part of your investment plan to shelter current taxation at high rates. Your heirs will pay tax on any annuity proceeds, albeit at a probable lower income tax rate than you.

Finally, a properly structured life insurance policy, used solely for investment purposes and not death benefit, allows you to place large amounts of cash into it and grow tax-deferred over a long period. Additionally, in certain instances, you may be able to borrow from the policy tax-free in the future. I call this strategy a "Super Roth IRA." Furthermore, at your death, proceeds are paid to your heirs tax-free.

If you are a physician in private practice or self-employed, you should consider implementing a cash balance plan. This may help to lower your taxable income under \$1 million, thus lowering tax rates on capital gains and qualified dividends.

## Itemized Deductions

Biden's proposal limits itemized deduction benefits to a maximum marginal rate of 28% for physicians earning over \$400,000. Physicians in marginal brackets below 28% get the full benefit. Also, certain deductions, such as mortgage interest, state and local taxes, and charitable contributions, may be capped for physicians earning more than \$400,000.

## Planning Opportunities

If this should pass, you want to consider accelerating your charitable contribution over the next five-plus years into 2021. You can do this by contributing appreciated investments into a Donor Advised Fund by December 31, 2021. Depending on your mortgage rate, consider paying down your mortgage more quickly. The after-tax rate you are paying on your mortgage may be less valuable going forward.

Consider accelerating some itemized deductions, such as paying your mortgage for January 2022 in December 2021 to gain a larger mortgage interest deduction.

## Retirement Plan Contribution Deductions

Retirement plan contribution deductions will be limited to a 26% flat income tax credit versus a current deduction at your marginal rate. Thus, all taxpayers get the same benefit.

### Planning Opportunities

Depending on where you see your future tax rates, using a Roth 401K and Roth IRA if you are in the top tax bracket looks much more attractive.

Using tax-deferred investment vehicles, such as annuities and life insurance, in lieu of maximizing annual retirement plan contributions may prove to be more beneficial over the long run.

## First Time Homebuyers

Are you a new physician looking to purchase your first home? Should the Biden plan pass, you may be eligible for a refundable and advanceable first-time home buyer's credit of up to \$15K.

## Estate and Gift Taxes

Currently, each individual has a lifetime estate and gift tax exemption of \$11.58 million (\$23.16 million per married couple). Furthermore, assets includible in your estate get what we call a "step-up" in cost basis to fair market value. For example, if you own the Vanguard S&P 500 mutual fund with a cost basis of \$50,000, and at your death, it is worth \$250,000, your heirs will avoid capital gains tax on the \$200,000 in gain—a savings of approximately \$40,000 in capital gains tax.

Biden's plan reduces the lifetime exemption to between \$3.5 million and \$5 million per person. Moreover, it eliminates step up in cost basis.

The step-up elimination affects all taxpayers, not just the "rich," unless an exemption is provided. Furthermore, an increase in the federal estate tax rate from 40% to 45% is desired.

You may be thinking, "How does this affect me as my estate is not large?" Bear in mind that if you own any life insurance in your own name, the death benefit will be included in your estate. A reduced exemption also puts many more physicians in the path of federal estate taxes.

For example, let us say you are a divorced, mid-career physician with total assets of \$3 million. Additionally, you own a term life insurance policy on yourself for \$2 million with your children as beneficiaries of your estate and the life insurance. When you pass, your estate is worth \$5 million, and your children will owe a 45% estate tax on \$1,500,000 (\$5 million less the \$3.5 million exemption) or \$675,000 in federal estate tax. In 2021, you will owe zero federal estate tax. The law change may cost your heirs \$675,000, if you do not plan properly.

Moreover, there is legislative chatter of plans to eliminate some popular estate planning strategies, such as grantor trusts, grantor retained annuity trusts, and the like. This may affect a popular strategy of owning life insurance in a grantor trust to keep it out of your estate.

### Planning Opportunities

There is generally a grandfathering of certain strategies implemented before a law passes. You will want to review your estate plan and life insurance under this new lens.

If you own life insurance in your own name, consider owning it in a trust if it is a large death benefit. If you are happily married for a long time, consider setting up a trust for your spouse to exempt the money from future estate tax. If you have reservations about gifting in trust to your spouse, consider having your spouse create a trust for you and your children and make a gift. Be aware, you can not create identical trusts for you and your spouse.

Purchasing life insurance on you and your spouse that pays when the second spouse passes may be a great way to offset the loss of a step-up in basis and higher estate tax. Remember to consider how the policy is owned to avoid it being included in the estate of the second to die spouse.

Consider gifting your IRAs at death to charity or using certain charitable trusts to provide an income stream to your heirs while reducing your taxable estate. This is also a beneficial strategy in light of the Secure Act eliminating the stretch IRA technique.

Finally, if your parents have significant assets and are expecting to leave an inheritance, consider how you should receive the assets so as not to increase your estate size and potential federal estate tax liability any further. Additionally, consider how this inheritance should be structured to avoid potential future creditors, an ex-spouse, and the like. This planning is frequently ignored.

## **Certain Tax Credits**

Under Biden's plan, the child tax credit may increase to \$3,600 for children under 6 and \$3,000 for all other children under 17. The child and dependent care credit will allow up to \$8,000 for one child and \$16,000 for two or more. Additionally, an informal caregiver credit of up to \$5,000 is proposed if you are an informal caregiver of an individual needing long-term care.

## **Qualified Business Income Tax Deduction for High Earners**

Eliminating the qualified business income deduction for physicians making over \$400,000 will increase the income tax rate by 10%. Physicians need to consider ways to reduce income below the threshold.

## **Corporate Tax Rate**

Corporate tax rates are proposed to increase from 21% to 28%.

### **Planning Opportunity**

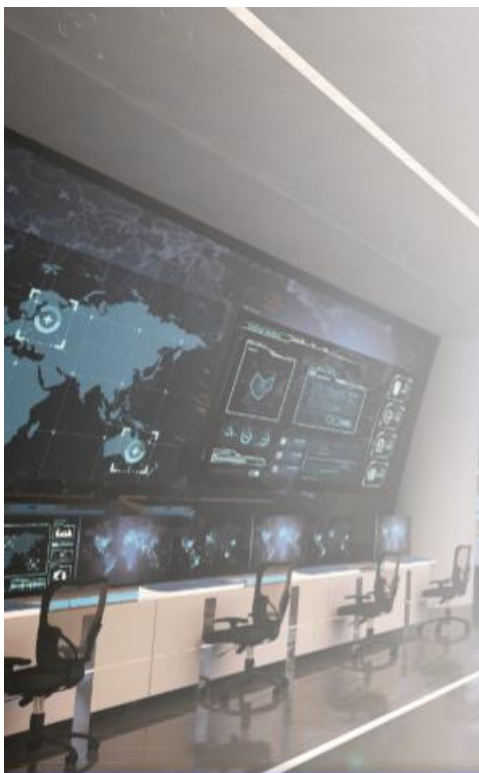
Operating your practice or outside businesses as a self-employed individual or an S corporation generally made the most tax sense; however, high-earning physicians need to reevaluate their business structure. Given a potential increase in tax rates for income over \$400,000, the change to taxing investment for earners of \$1 million, and the qualified business deduction elimination, operating as a C corporation may become beneficial in certain instances.

There appear to be significant and wide-sweeping tax changes coming down the road. All physicians will be impacted by these changes. As a physician, you should be talking to your professional advisors about the potential impact these tax changes have on growing your wealth. Your financial advisor should be leading this charge.

If you are failing to plan, plan on failing. You will be paying a large portion of your earnings to the federal government, not to mention your state, in the future.

*Rx Wealth Advisors is a financial advisory firm focused on helping medical doctors maximize their earnings, keeping more money in their pocket, and cultivating wealth so they can live the life they've earned and deserve. Rx Wealth can be reached at 412-227-9007, via email at [croe@rxwealthadvisors.com](mailto:croe@rxwealthadvisors.com), or on the web at [rxwealthadvisors.com](http://rxwealthadvisors.com).*





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## **This Is How A.I. Will Transform Medicine: The Same Way It Has Transformed Chess**

Meficalfuturist.com

By now, I've spent over one thousand hours playing chess at a professional level. Not to become the next world champion, but to better understand the language of A.I. or the language of anticipation.

While on this journey, I also looked into the history of the board game and became convinced that it serves as the perfect metaphor for what is coming to healthcare. With their similar backgrounds and the integration of A.I. in the fields, their transformation will also bear similarities.

And by looking into the transformation that A.I. brought about to chess, we can derive insights into how this upcoming change will happen in medicine. This is what we will be looking at in this article.

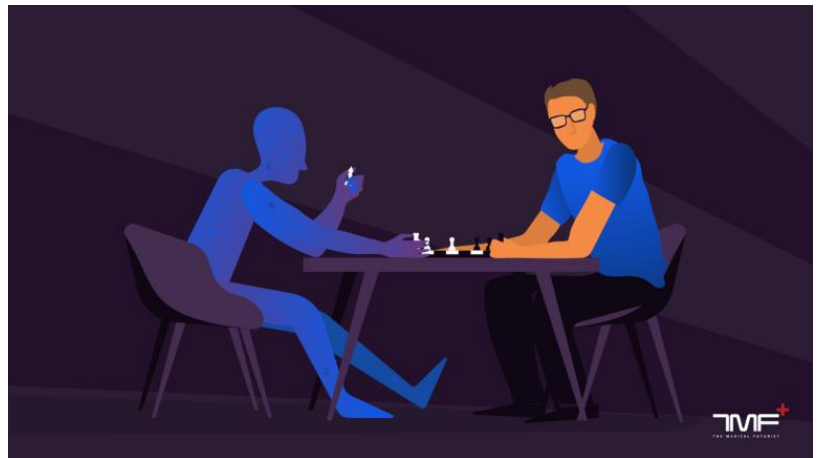
### **The shared history between medicine and chess**

Although from different eras, both chess and medicine originate from ancient times. In the 6th century CE for the former and as far back as 400 BCE for the latter if we consider the time of Hippocrates or the "Father of Medicine." For centuries, both disciplines were led by intellectuals in their respective ivory tower. This tightly controlled aspect was because they both require exceptional skills in anticipation and strategic vision for successful execution.

For instance, if a patient has certain symptoms, one must know what effects a treatment will have on that patient before administering it. Similarly, a professional chess player chooses a specific opening move to get a specific response from the opponent. These extraordinary people contributed a wealth of knowledge, transforming those fields for hundreds of years with novel techniques and maneuvers that helped generations to come.

But in recent years, a new entity has been allowed to contribute and even launched a new era in both disciplines: artificial intelligence. This technology has disrupted chess more quickly than medicine since the board game involves fewer variables than medicine.

**As such, the impact A.I. had on chess can be more easily analyzed; and this can give us insights into what awaits medicine.**



## How A.I. transformed chess

The book *Man vs Machine* brilliantly describes the entire evolution of chess machines. It begins with Wolfgang von Kempelen's late 18th-century machine, The Turk (a mechanical illusion that had an actual chess player hiding inside); then explores the first actual, yet rudimentary machines; and arrives at contemporary A.I. algorithms.

In fact, nowadays, it is such algorithms that reign supreme at the discipline and not humans. Google's AlphaZero and Stockfish are the two A.I. that compete between themselves for the #1 spot. The beginning of their rule began in 1997: when IBM's supercomputer Deep Blue beat Garry Kasparov, the world's best chess player at the time. Experts thought that this would spell the doom of the board game; after all, who would want to play a game against an unbeatable A.I. that only gets better after each game?

But rather than ward humans away from the discipline altogether, A.I. ushered a new era in chess. Today, more people than ever – some 600 million – play chess regularly. They are and will remain far behind their A.I. opponents, but people have made peace with this fact and embraced the technology.

Subsequently, chess players are able to play at a higher level against each other since they practice with computers and derive new insights from them. Chess coaches use the technology to train their students. Even spectators enjoy a better experience of watching tournaments with live evaluation from chess engines that give a glimpse of what chess grandmasters have in mind.

**Today, chess doesn't exist without such technologies; especially A.I.** Literally no player can play at a high level without working alongside computers; while knowing all too well, they won't reach the A.I.'s level.



## A shared future

This radical transformation – where A.I. and chess players collaborate – is one that chess grandmasters wouldn't have expected some decades ago. However, this partnership did not happen overnight but took several decades to reach this point. A.I.'s takeover of chess was possible with increasing computing power; with assistance from the best chess players who could understand the language developers spoke; and through constant re-evaluation and fine-tuning spanning decades.

This quote from *Man vs Machine* by Monroe Newborn, computer chess developer and event organizer, sums up this transformation pretty well:

***“Masters used to come to computer chess tournaments to laugh.  
Now they come to watch.  
Soon they will come to learn.”***

This quote aptly describes the type of transformation that physicians can expect from A.I. in healthcare. From distrust through curiosity to collaboration, the A.I.-physician relationship will follow such a transition before becoming mainstream.

## What awaits medicine

At first, physicians will laugh at the medical evaluations A.I. can make. This is because some are tested only on controlled datasets and ideal conditions not representative of clinical realities. But as their analyses get refined over time with better data, these algorithms will start coming up with unique and interesting medical insights. This will warrant closer attention by medical professionals to curiously observe how those machines analyze well-known medical problems.

Further down the line, physicians will constantly learn from such insights and this will push them to study medicine with A.I. by their side. The importance of technology in the craft will become undeniable and it will become a must-have tool for the art of medicine; somewhat akin to the stethoscope of the 21st century.

**No patient, physician, researcher, policy maker or developer will be able to cure or treat diseases without A.I.**

Patients will get help from A.I. analyzing their myriad of data. Algorithms will help physicians analyze millions of studies in mere minutes to assist in optimal decision-making. Policy makers will be able to better organize healthcare with the astronomical amount of data that A.I. can handle.

As such, it's not that A.I. will put healthcare professionals out of their jobs, but those doctors who don't use A.I. will be replaced by those who do. Just like chess took a new dimension with A.I., a similar scenario is likely to unfold in the field of medicine. Rather than a competition, the technology should be seen as cooperation that amplifies human performance.



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# How Mindset Influences our Ability to be a Good Dad and Doctor

BY JEREMY TOFFLE, MD

As a pediatrician, many friends, family, and even patients would frequently discuss how great of a dad I must be since I “knew everything about kids.” Little did they know that residency only taught me how to intubate my child; I never learned how to help them eat at the table, deal with tantrums in the store, or keep my cool when my kids would talk back to me. (Granted, intubation may be a good fix for a yelling toddler.) I felt like I should know how to handle all these situations and more. I should be the perfect parent.

Let’s face it. We expect to be perfect when we become doctors. We had to be perfect in college. Be perfect on placement exams. Be perfect in medical school. Be perfect in residency. Failure was not an acceptable circumstance. When we fail at parenting, it is easy to take a negative outlook on our situation and remain in those self-loathing mindsets for days.



When I started my journey on embracing my imperfections as a parent, I quickly dug deep into parenting books, blogs, and podcasts. There are plenty of parenting books out there; however, many of these treat our experiences as the same: This is how you do potty training; this is how you start solid foods; this is how you discipline. They are very much a “one-size-fits-all” type of parenting fix, and in many situations, they did not discuss the core issue at hand – my mindset and how it was significantly affecting how I parented my kids. Our brain is the machine that drives us. Not only does it help us live, but it creates the routines of our daily lives. You may not recognize it, but everything you do in your day is based on a routine: the patterns after you wake up in the morning, the way you drive to work, the foods that you eat, and how you respond to your kids when they are misbehaving.

Everything you do is a programmed system of thoughts that leads to certain feelings and actions in your body, which become easier and easier to do the more you do them. For example, you may have always said you would be the dad that never yells. Then came the one time that you let your voice go. Mine was when our older son kicked my then-pregnant wife in the stomach (he was 2 years old and didn’t understand, of course). You may have felt guilty after this occurred (yep), but then the next time something happened, you yelled again. Then again. As the pattern continued, your reaction to yell became easier and easier, and now you can’t remember the time when you weren’t yelling at your kids. This pattern of yelling out of frustration is a learned pattern. Initially, your brain was resistant to do it; now that the pathway has been paved, it becomes easier and easier to reactively choose that response.

On the flip side, if you train your brain to respond to conflict with calm, understanding, and peace, this not only helps you as a dad respond to negative situations, but it also inherently trains your child to do the same. Your child will also not be so scared to fail in front of you in the future.

The brain is pliable and can be molded once you know how to do it. It will fight you at first. Any time you try to change up a routine, it feels awkward, uncomfortable, and sometimes impossible. Ask any patient with anxiety or depression. Maybe you have dealt with these in your own life. The overwhelming dread of negative feelings take over everything, and getting out of that mindset sometimes feels unobtainable.

The same can be said about our mindset at work. When we get down about our patients, administration, work hours, or unfinished charts, our brain frequently responds negatively to outside circumstances. As this pathway becomes more easily accessed, those negative responses occur with even more situations, including talking to our coworkers, spouse, or kids. Unless we control our mindset involving work, it may be even more difficult to improve our mindset at home with our kids.

When you grab that next parenting book, ask yourself one question: What is it that I am directed to that circumstance?

[Jeremy Toffle](#) is a pediatrician who blogs at [Imperfect Dad MD](#).

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# Our Favorite Spring and Summer Wines for 2021

By [Kyle Swartz](https://www.beveragedynamics.com), [beveragedynamics.com](https://www.beveragedynamics.com)



For our second wine panel of 2021, *Beverage Dynamics* asked our panel of wine industry professionals to sample and grade spring and summer wines. As we move on from winter's cold grip, it's time to pop those bubbly and lighter-style wines!

As always, these selections include brief tasting notes, a rating and the wine's retail price (which can vary from store to store and market to market). Unless noted otherwise, the price reflects a 750-ml. bottle.

## Rating System

**Five Stars (100-92):** A top-flight wine, superior in taste and character, and providing a superior price/value ratio.

### **(97) Herdade do Rocim Terracotta Clay Aged Tinto 2017 (Portugal)**

A blend of Portuguese and international red grape varieties, this wine ferments in traditional large stone lagars. After fermentation, the wine ages in large clay amphorae, eliminating any introduction of oak tannins. The wine is rich, yet supple, with good quantities of black fruit, and traces of spice. The excellent weight and texture are balanced by the brightness of the fruit, as well as the lengthy finish. Outstanding. (\$50)

### **(96) Bodegas Del Palacio de Fefinanes Albarino Rias Baixes 2018 (Spain)**

Mouth-watering structure with notes of white peach, melon and lemongrass filling the mouth and seducing the palate. Stone fruit and sea air comes through on the endless finish. The close proximity to the Atlantic Ocean gives this wine its backbone. Look to pair with anything that comes out of the ocean. Amazing. (\$24.99)

**(95) Yealands Estate S1 Single Block Sauvignon Blanc 2019 (New Zealand)**

An absolute masterpiece of a sauvignon blanc. The layers of flavor are perfectly crafted, giving your palate and endless wave of grapefruit and grass. The balance from start to finish leaves you wanting for your next sip. (\$30)

**(95) Bertrand Galbrun Bourgueil 'Chatrois' 2019 (France)**

Produced from older cabernet franc vines, this wine's vineyard enjoys both biodynamic and organic certifications. The wine does not see any added sulfites added to the native yeast, used for fermentation. Brilliant ruby, with notes on the nose and palate of red berries, and touches herbs. Elegant, with superb focus; this is a wine to accompany a special meal. (\$21)

**(95) Barrage Cellars "Cease and Desist" Cabernet Franc 2015 (WA)**

Sourced from two of Washington's finest vineyards, the wine is a bright, deeper ruby, with great depth of color. The nose and palate offer a lovely, complex combination of dark fruit and subtle spice notes. It is quite weighty, as well as mouth filling. A great choice if grilled meats are part of your dinner. (\$37)

**(95) Antonella Corda Vermentino 2019 (Italy)**

Bright, fresh, clean: three simple words to describe a wine that is far from simple. Fermented and aged in steel, using indigenous yeast, the wine a brilliant straw yellow, with the slightest of green hints. The nose is an exquisite fusion of citrus, stone fruit and subtle herbs. Fermented and aged in steel, it is pure and focused. Stunning. (\$21)

**(94) Falchini Vernaccia Di San Gimignano 2019 (Italy)**

From the hillside vineyards in Tuscany comes this beautifully crafted bottle of sunshine. Pale straw color with dazzling flavors of lemon zest, melon and sage blossom in the mouth. Finishing with a gentle hint of almond that looms in the background. Pairs well with shellfish, salads and hard cheeses. (\$14.99)

**(94) Elk Cove Willamette Valley Pinot Gris 2019 (OR)**

Fresh, juicy pear, melon and crisp apple leap from the glass before landing playfully on the palate. Lively and refreshing, with a touch of orange peel on the endless finish. Textbook example of Oregon pinot gris. A gorgeous wine that would be welcome at any backyard barbeque. (\$19.99)

**(93) Despagne Biface Blanc 2019 (France)**

Warm melon fruits as well as a mineral element, showing a plush mouthfeel and a hint of herbal notes, all give the wine depth. While there is a ripeness, there is also a wonderful acidity that gives gusto and texture. (\$19.99)

**(93) Dubourdiou Liaison Sauvignon Blanc and Semillon 2019 (France)**

A healthy mix between minerality, fresh fruit, bold pear and lime notes. With an impressive initial attack of fruit flavors, the succulent finish does not disappoint. (\$19.99)

**(93) Goose Ridge G3 Cabernet Sauvignon 2018 (WA)**

Exceptionally dark, bright ruby in the glass. On the nose, and in the mouth, the wine exhibits substantial quantities of black fruit, with dark herbal notes, and spice. It has excellent weight, with balancing acidity. The lengthy finish confirms the quality. A true bargain. (\$15)

**(93) Grey Rock Te Mana Sauvignon Blanc 2020 (New Zealand)**

A pleasant, complex layered structure shows a multidimensional, tasty wine. Bursting with zesty citrus and grapefruit notes, while showing a finesse of minerality, acidity and body that grips your taste buds from top to bottom. (\$24.99)

**You don't get to tell  
me what to do,  
you're not my dog.**

**(93) 1858 Sauvignon Blanc 2020 (CA)**

Jumping out of the glass, the nose fires off ripe lemon and peach notes that shine bright. These flavors continue to the palate, combining with acidity that provides a backbone for the flavor and lingering tasty finish. (\$24.99)

**(92) Samuel Roberts Pinot Noir 2019 (OR)**

The wine is solid and stable, with plush and grippy texture through the finish. On the nose and palate, it is spirited and spicy, with cherry and plum flavors, succulent minerality and a robust flavor of citrus (\$15.99)

**(92) Verada Merlot Tri-County 2018 (CA)**

This structured and powerful wine has a texture and elevated character to the fruit that gives this spirited wine a fresh approachable note. The blackberry, plum and dark cherry flavors add depth and a strong backbone to the wine. (\$16.99)

**(92) Courtney Benham Sauvignon Blanc Terroir 2020 (CA)**

Charming notes of guava, citrus and honeysuckle are potent on the nose and palate; these are the stars of the show. A lightness and crisp acidity make this wine soft and powerful in all the right places. (\$19.99)

**(92) Aveleda Vinho Verde 2019 (Portugal)**

Lemon, lime and a slight frizzante, and you've found the perfect warm-weather wine. Bright and fresh, screw off the top and enjoy. Low alcohol. Perfect for picnics and boat rides! (\$8.95)

**(92) Chateau Belingard Blanc 2020 (France)**

Fully charged with fruit, this is a fresh crisp white Bergerac wine that is zippy and filled with apple and grapefruit flavors. There is a ripeness to the wine that rounds out the hard edges and opens it up. (\$14.99)

**(92) Chateau Montet Sauvignon Blanc 2020 (France)**

With a gentle texture, ripe pear and peach notes light this wine up. Secondary notes of herbs and a zesty minerality lift the fruit to a balance that turns into a beautiful finish. (\$14.99)

**(92) Chateau Roques Mauriac Blanc 2019 (France)**

A rich style of wine with boldness of ripe stone fruits and smoothness on the palate. The wine is bright with acidity giving the ripe flavors structure and drawing out the finish. (\$16.99)

**(92) Dubourdiou Pure Sauvignon Blanc 2018 (France)**

Dynamic, citrus-focused with tense minerality over bright peach and melon. The wine has a fresh, light mid-palate and finish that pulls all the structure and flavors together. (\$16.99)

**(92) Val Do Sosego Albarino 2020 (Spain)**

Powerful and fresh, showing brightness and a savory finish that keeps the show going. Notes of melon and green apple balance for a memorable Rías Baixas wine with minerality and a punch of flavor. (\$18.99)



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# Online Reputation Management for Doctors: Revolutionizing Your Online Presence

By [urgentcairementor.com](http://urgentcairementor.com)

In today's digital age, it is crucial for healthcare professionals to learn about online reputation management, not only to stay relevant but also to attract prospective patients. It is an efficient way to increase patient satisfaction, helping them understand how you can provide solutions to their varying health needs according to your specialization.

## Understanding Online Reputation Management

In a nutshell, online reputation management (ORM) is the process of managing the digital resources that highlight your practice or professional profile online.

It helps in gauging how efficient these links and resources are in bringing patients in. ORM can also help repair a problematic online record by helping the practice address negative reviews online and providing solutions to gain more positive reviews.

There are different elements that make up one's online reputation. Social media platforms, search engine results, and website management are just a few of them.

Regardless of whether you're repairing a negative impression or building your reputation from the ground up, the best way to gain traction in establishing your online presence is to position yourself from your potential patients' perspective. Ask yourself, who would a potential patient prefer: a medical practice with a stellar online reputation that offers various resources and a fast response rate or a virtually unknown practice with nothing but an online listing and negative reviews backing up its existence?

First, establish a positive narrative about your practice, expertise, and medical excellence; second, use this as leverage to attract the influx of both new and loyal customers you aim to reach.

ORM is far beyond merely having a couple of good reviews here and there. Its central premise is to drive the public's opinion about your medical practice in a positive light and boost its online exposure.

Nearly every facet of marketing has a direct impact on you and your medical practice's reputation. Learning how to juggle these areas (such as increased patient interaction and dealing with negative reviews head-on) is complex but crucial.

While providing care and treatment is still your primary role as a healthcare professional, remember that living in the digital age requires you to take steps to market your practice.

The goal is to proactively ask your patients to leave reviews on your review profiles, to respond to their queries, and interact with them, all to improve your overall internet presence.

## The Importance of Online Reputation Management

Anyway, now that an understanding of what ORM is and what it entails has been established, it's time to delve further into its relevance.

### 1. Building Trust

As a healthcare professional, the primary foundation on which your entire practice is built upon is your competence in providing care and treatment.



Meanwhile, for 84% of marketers, trust is the foundation for future marketing efforts. Taking both these factors into consideration can be challenging to establish patient trust and medical authority if your practice has an onslaught of mixed or negative reviews online. Entrusting your business to marketing companies that leave false positive reviews doesn't help the solution, as well.

Considering this practice is anything but hidden, you can be sure that your potential patients will be able to confirm a review's legitimacy. Instead, invest in earning genuine reviews and recommendations from credible sources.

## **2. Establishing Yourself**

Establishing yourself as an authority in the field of your medical expertise is an essential step in boosting your online reputation. After all, statistics point out that 80% of social media users refer to digital resources in search of information about specific practitioners. This only supports the fact that while still effective, word of mouth is slowly being outmoded as a reliable form of marketing to reach one's target demographic and improve foot traffic.

In the end, what you seek to achieve is to craftily combine traditional marketing efforts with carefully calculated digital marketing campaigns to widen your reach. What's even more fascinating about the internet is its efficiency as a medium to put out a trove of data immediately in the form of easy-to-digest chunks of content, such as videos, infographics, and written content.

This method of content sharing serves to answer questions quickly and help people make well informed health-related decisions. Treat online marketing as a passive method of setting up a resource to help people locate your practice indefinitely.

## **3. Communicating With Patients**

The majority of online users today rely on social media to engage with brands, whether it's for services or just gaining general knowledge. We have the prevalence of the internet and portable digital device usage to thank for that.

Thus, as a healthcare practitioner, it is one of your primary responsibilities to answer general questions about health-related products and services. Doing so, establishes your authority and online renown. As an added benefit, you'll be pleased to find that a lot of patients feel comfortable in this mode of communication. That's because social media platforms give them a neutral territory to address questions and concerns.

What's more, it also allows other loyal and potential patients access to the same information as a silent reader or an observer of your chosen social media channel. It will enable you to engage more people at a time instead of dealing with their issues individually. It also opens an avenue for patients to feel more comfortable to contact you if they have further questions that need answering before they finally decide on setting an appointment.

These are not the only benefits that social media engagement provides. It isn't as time-consuming as returning phone calls, and it reserves time for you to ponder and respond better to criticism.

## **4. Improved Search Engine Ratings**

Recent statistics suggest that 94% of online users refer to websites that land on the first page of Google search results, with the number dipping significantly lower after each page. This just proves the importance of search engine optimization (SEO), not only for those in the medical field but also for everyone who strives to better their online reputation.

Unfortunately, there's no clear-cut formula in SEO, which is why companies usually hire professional firms to do it for them. However, there seems to be a correlation between easily digestible content on websites and keywords that boost a website's ranking in search engine result pages. Seasoned SEO experts also suggest that customer reviews increase the likelihood of boosting a website's rank, as well.

Regardless, we can be sure of one thing: improving your SEO standing can significantly impact your online reputation. It also makes your practice more accessible to a broader demographic.

## **5. Protecting Against Reputation Damage**

It has been reported that 41% of companies with an adverse reputation event have experienced losses of revenue and brand value. This statistic is truly disconcerting, especially for new practices that have yet to create an established online reputation.

One's prevailing positive standing also plays a crucial role. A new practice dealt with a negative review is more prone to suffer from incredible losses than one with prior positive repute and authority. Experiencing an influx of combined positive and negative reviews is part of the natural process of a company's online existence. Still, supporting your practice with an armor of positive reviews will definitely help your cause.

Potential patients may assume that a couple of negative reviews amidst a collection of positive ones are simply isolated cases. Having pristine reviews, though, is still ideal and will give you better ground to respond to future negative comments.

## **6. Knowing What to Improve**

It's understandable how it can be demoralizing to receive negative reviews as the owner of your practice. Just keep in mind that the information and insight you can obtain from your own critiques are invaluable in your path to further improve the services and experience you provide to your patients.

Negative feedback also paves the way for you to perform a thorough assessment of not only your services but your online reputation, as well.

### **How Can Doctors Assess Their Online Reputation?**

Knowing how to perform a self-assessment online is an essential life skill. It will allow you to tap into the trove of information that pertains to you and your practice in the digital world. It will also give you insight into how the public perceives you and manifests your potential reputation.

The same theory applies to your practice, as you can be sure that the results of your quick search are mostly what your potential patients will base on. Hence, consider this exercise a crucial step before you set upon the development of your marketing strategy.

#### **1. Checking Website Rankings**

As previously discussed, your website's ranking has a significant bearing on your online reputation. Knowing your current standing in search engine result pages is as simple as doing a quick search for you or your practice's name. This is called a direct search.

Ideally, you would want to be listed as the first result. You might want to take a look into how your website is being penalized if it has ranked lower than the premium spot.

This usually occurs as the result of the improper use of keywords or on the occasion of disseminating inaccurate or irrelevant information. The best-case scenario is having higher-ranked links associated with your practice or for pages that you directly control. Ideally, you'll want to see social media profiles, online business listings, and other related pages and content.

Doctors who have efficiently indexed websites might also be ranked among the top three results when doing a more broad or general search. Attaining the top spot in these searches is the most preferred ranking, as it will garner plenty of attention. Unfortunately, this won't be the case for most start-ups.

#### **2. Reviewing Aggregated Reviews**

Also known as snippets, aggregated reviews are a collection of reports that garner an average score. For instance, receiving four five-star reviews and a single three-star feedback will give an aggregate rating of 4.6 over 5.

You'll see these ratings listed under your practices name on Google, but you'll also find them featured on various review sites. You should consider looking into the most popular review sites online for doctors and businesses like HealthGrades, WebMD, RateMDs, and Vitals.

Take note of your aggregate ratings across each website to determine the avenues you need to improve positive feedback in. As you would think, attaining a higher online reputation requires stellar results. Fortunately, there are efficient methods to boost your ratings, especially on individual review sites.

Asking for positive feedback from your loyal patients, for instance, on a specific review site where your score might be trailing is a tried-and-tested technique. This will allow your average rating on this site to increase over time, giving you an opportunity to focus on the net review site that probably needs a boost.

Don't underestimate the potential benefits and consequences of aggregated reviews.

Most consumers use this as a deciding factor on whether or not to engage with a business or service provider. In the end, having a mixture of positive and negative reviews is better than a conglomeration of negative reviews.

Getting new, updated positive feedback will also give you an opportunity to cover older negative remarks on your practice. If you're looking for an easy way to analyze your aggregated reviews, [RepuGen](#), offers a [free reputation analysis report](#) that allows healthcare providers to generate a comprehensive report of their aggregate review ratings across the most relevant review sites to healthcare.

### 3. **Understanding Google Knowledge Graph**

Have you ever conducted a search about a particular business or establishment and noticed a box appear on your screen's right-hand side?

This box will contain the name of the business, as well as its contact information, operating hours, and a map based on the provided business address. This is known as the Google Knowledge Graph, and it is an excellent opportunity for doctors to tap into and increase their online presence and reputation.

The most considerable advantage of this Google feature is the chance to provide every avenue of contact information to your prospective patients right away without the need for them to visit your website and search for your contact page.

It can even allow them to click on your phone number right away if they have conducted their search on their mobile device. Another notable benefit is its display of your most recent reviews. It can attract and form a positive first impression on your potential patients immediately.

The challenge, though, is how to uncover this feature. The Google Knowledge Graph is only granted to businesses with optimized websites and substantial online listings via third-party directories. Another crucial advantage is being listed on Google My Business in order to be considered.

Unlocking this feature might be challenging, but it is definitely one of the first goals you want to attain, given the boost it gives to one's online reputation.

### 4. **Checking Social Media**

Search engine results are, indeed, essential, but so is social media. Statistics show that over [40% of consumers](#) report that social media affects how they deal with health issues. In fact, 90% of 18 to 24-year-olds view the healthcare

information shared by others on social media as credible and trustworthy. These numbers simply prove the importance of managing a social media profile as a healthcare practice.

By establishing a strong social media presence, you are also opening other avenues for patient engagement and advertising. What's more, most social media platforms are free to use, even those that offer exclusive professional business pages. Some platforms even allow you to share content, such as videos and reliable infographics. Meanwhile, other platforms are better suited for one-on-one engagement and personal messages.

Twitter, for example, allows you to keep patients apprised of daily updates regarding your available services and treatments.

## What About Social Media and Reputation Management?

Following this, remember that each social media platform is unique, and as such, each offers a slightly different advantage compared to others depending on your specific practice. For instance, cosmetic surgeons might find Instagram as a better platform, while general practitioners could fare better using Facebook.

### 1. Facebook

69% of Facebook users are adults. 44% of them are women, while 56% are men. Of these users, 32% are aged 25 to 34 years old. The central premise of this platform is to help patients gain a better understanding of your brand and provide them with a convenient way to engage with you.

This platform allows you to easily send direct messages, convey updates about your practice, and expand your reach through Facebook's targeted ads. It also offers a unique business program that enables you to invest in several marketing avenues to boost brand awareness further.

The platform also has a strong standing in local SEO, which is ideal for local doctors. This is why you might have noticed your Facebook page among the top results when you were conducting your online reputation audit earlier through direct searching.

It is definitely an excellent sign, too, as it's a social media platform that you can control.

### 2. Instagram

Another social media platform that continues to be an excellent avenue for healthcare practitioners is Instagram. With 200 million users visiting at least one business profile every day, Instagram offers a high likelihood of boosting patient reach and engagement.

One significant factor that sets Instagram apart from Facebook is that it is a highly visual platform. It relies primarily on audio and visual content to seek their users' attention. Healthcare practices can post photos, videos, and quick snippets of their day using the platform's primary features, like Instagram stories. It also allows practices to add their website URL to their Instagram bio for quick and easy access.

### 3. Twitter

Did you know that Twitter is currently the most popular platform for healthcare communication? Sharing information through this social media platform allows high-quality engagement between healthcare practices and their patients

In fact, we have found a lot of doctors using Twitter as a platform for teaching and directing patients towards resources that can assist them with their particular concerns. There are also a lot of people who use Twitter to stay updated with the latest posts of their preferred practices.

By far, Twitter is one of the best social media resources to convey information about healthcare practices in easily understandable and concise blurbs.

- **24/7 Availability**

Like other social media platforms, Twitter runs actively 24/7. This allows your patients to send direct messages anytime, and you may respond to them at your convenience.

It is also the best platform to share immediate updates that your patients can receive in real-time without any unnecessary effort and use of resources.

- **Avoiding Medical Jargon**

The limited character count that Twitter provides encourages healthcare professionals to be concise and conscious of their choice of words.

This serves as a powerful reminder for doctors to avoid using medical jargon when communicating with their patients. You can simply direct your patients towards more comprehensive resources if needed.

This process helps both loyal and potential patients feel more comfortable and confident to reach out to you and refer to the information you're providing.

- **Networking**

Above all else, Twitter is a phenomenal networking tool for healthcare professionals all over. You can connect with other providers and follow their accounts for pertinent information.

It also offers a high likelihood of sharing your connections with your audience to get a more significant following. Even if you choose to create a private Twitter account for your personal use, you can still utilize this to follow other profiles, especially those of the leading experts in your field to stay updated and further improve your own practice.

- **Simple Communication**

Compared to all of the other top social media platforms, Twitter offers the most straightforward avenue for conversation. Users are not even required to follow your account to comment or share your posts.

You can simply opt to make your account private if you want to make it accessible exclusively to those who are following you, if necessary. This opportunity to reach a significantly wider audience can definitely impact your practice's reach.

- **Cultivating Reviews**

Finally, Twitter provides the best advantage to develop reviews and positive feedback. Your patients will be able to leave concise information regarding your practice that you can leverage to your benefit.

It also allows healthcare practitioners to share their positive feedback to further its reach, or even share it directly to their website.

## **Cons of Using Twitter**

- **Too Much Availability**

Perhaps the most pressing concern users have with Twitter is how accessible you'll be as a healthcare provider. Since anyone, even your international audience, can comment or share your posts, you'll be opening yourself up on a larger scale, which can overwhelm and stretch one too thin. Prepare yourself to be overburdened with spam comments and bot accounts. Understandably, this also limits your control over what people can say about you and your business.

This leads other people, and unfortunately, even competitors, to create dummy accounts for malicious intent.

- **Difficult to Get Noticed**

This wider audience also means billions of active users and potential following. It has forced Twitter to prioritize profiles with a higher following, with their posts and comments showing up first on homepages and other profiles.

Having limited engagement on your posts will make it less likely for them to be as noticeable, given this constant deluge of information. This remains true even if you were to use well-chosen hashtags and keywords. Moreover, this makes it unbelievably challenging to establish a strong foothold when it comes to online reputation management in this platform.

## **How to Manage Your Online Reputation**

There are plenty of reliable methods that you can use to improve your online reputation. Here are some do's and don'ts to remember.

### **Do's**

#### **1. Proactively Collect Feedback**

- \* 68% of your potential patients could form an opinion about you by reading one to six reviews. That number jumps to 90% if there are 10 or more reviews available on your website.

- \* Proactively collecting feedback from your patients is one of the best ways to ensure you can boost your visibility and reliability.

- \* There's a professional way to gather patient reviews.

- \* Rather than forcing or requiring your patients to do so, it is better to talk to them instead and be clear with your purpose as to why you're requesting feedback.

- \* Don't forget to provide them with the fastest and most convenient method of providing their testimonial or recommendation.
- \* You can also strive to improve patient relationships and simply prompt them to leave a review as a small favor.

## **2. Intercept Unhappy Patients**

In a perfect and ideal world, every patient that leaves your practice will be fully treated and satisfied. Unfortunately, this utopia simply doesn't exist. It is guaranteed that there'll be a couple of negative reviews down the line.

Don't worry; these detrimental remarks can work in your favor by validating and legitimizing the favorable ones. When you do encounter a truly unhappy patient, it is still best to intercept them with recovery immediately after they have left their review.

Programs like RepuGen allow you to contact such patients as soon as possible to rectify their experience, so they do not feel inclined to voice their frustrations on public review sites. Such tools notify you in real-time of the poor rating that you can leverage to connect with the patient and address their concerns so that you can promptly perform service recovery.

Rectifying such issues will improve the likelihood of positive reviews in the future. If you're fortunate, they can even update their review and improve your rating.

## **3. Objectively Respond to Reviews**

The reviews you receive regarding your practice should never go unanswered, especially if they are negative. If a patient expresses concern, you must reply objectively, in a kind and professional manner.

Keep in mind that how you respond to criticism plays an important role in public opinion. Don't forget to ensure that your response also falls within the HIPAA guidelines and related legalities.

## **4. Train Staff in Customer Service**

Medical practitioners lead very hectic schedules, and as such, it is the staff that usually engages with patients. Make sure to adequately equip your team with proper customer service and ORM training.

Remember, your staff is an extension of your practice. They are the physical representation of the service that you want to provide. Therefore, they must also be confident in dealing with patient queries and concerns.

### **Don'ts**

#### **1. Ask Patients to Remove Reviews**

Asking a patient to get rid of their negative review is sure to leave a lasting impression, especially if their feedback came from a sincere and honest intention. As mentioned, your best option in dealing with such feedback is to address the complaints head-on with a solution that meets their needs and preferences.

By doing the right thing, there is a high chance that the patient itself will rectify the review on his own.

#### **2. Always Make Public Responses**

We understand why there are a lot of medical practitioners who feel compelled to respond to every review online, but that's not always the case. Keep in mind that there are specific instances where doing so will lead you to violate HIPAA regulations.

It is during these times that it is ideal to respond offline instead, in the privacy of your own office or clinic.

#### **3. Get Defensive**

It is easy to get defensive and personally worked up when dealing with what you feel are negative attacks towards your practice. Still, letting your emotions out remains to be one of the most unprofessional ways of dealing with criticism.

Instead, take a few moments to collect your thoughts and formulate a more rational and constructive response. Remember, there's always a potential patient monitoring your activity online.



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