

MD Life

JUNE 2024



Advising doctors on how to avoid HEADACHES & BUILD WEALTH.

JAMES D. YURMAN
PHYSICIANS FINANCIAL ADVISOR



We provide custom-designed consulting services to individual physicians as well as physician group practices and medical institutions. With dramatic frequency, legislative and economic changes have reinforced the notion that specialisation is the order of the day both in medicine and in finance. Through their many years of training, physicians have specialized in the medical needs of their patients. Since 1962, we have served the specialized needs of physicians around the country.



Contact us
440-358-0605

- ◆ jdy@physiciansfinancialadvisors.com
- ◆ www.physiciansfinancialadvisors.com
- ◆ 8500 Station Street - Suite 300G,
Mentor, OH 44060



We provide many services for physicians:

- Reviewing employment contracts to help physicians understand the pitfalls of joining a practice.
- Devising salary arrangements and terms of becoming an owner.
- Analyzing provisions of disability insurance contracts and providing appropriate solutions.
- Providing life insurance products.
- Helping physicians gather funds for educating their children.
- Establishing tailor-made retirement plans and other fringe benefit programs.
- Establishing techniques to help decrease income and estate taxes.
- Additional services provided through unaffiliated attorney.

Securities Offered Through Valmark Securities, Inc. Member FINRA, SIPC Investment Advisory Services Offered Through Valmark Advisors, Inc. a SEC Registered Investment Advisor 130 Springside Drive, Suite 300 Akron, Ohio 44333-2431 1-800-765-5201 Grand River Capital is a separate entity from Valmark Securities, Inc. and Valmark Advisors, Inc.

MD Life is published by RJW Communications. For information on subscriptions, submitting an article or to place an ad please contact us at 888-670-2228 or clientservices@rjwcommunications.com.

RJW Communications

Contents in This Issue

Burned Out Doctors, Compromised Care: A Doctor's Story
Tech Trick: Boost the Quality of Your Streaming Audio
Can AI Save the Medical Profession?
Prescription for a Happy Retirement: Planning Tips for MDs
When a Doctor's Heart Falls: Witnessing Raw Emotion in Medicine
Hot Summer Days and Chilled Wine: The Essence of Perfect Summer Sips
Insurance and Cyberattacks
Top Patio Trends 2024 for Outdoor Living in Style
Don't Let Billing Issues Aggravate Your Medical Practice
How to Spend A Weekend In Asheville, NC
Gordon Ramsay: Chef Profile

LBMC

THE HEALTH OF YOUR PRACTICE IS OUR PRIORITY

LBMC's **Managed Services Organization (MSO)** offers tailored solutions to support your practice's unique needs.

Learn more at www.LBMC.com/MSO | (615) 309-2474

REVENUE CYCLE MANAGEMENT | CREDENTIALING | HR/ PEO | TECHNOLOGY SOLUTIONS | PROCUREMENT | FINANCE & ACCOUNTING

Burned Out Doctors, Compromised Care: A Doctor's Story

ARIAM MATHUSEK, MD

Physicians are often seen as pillars of strength, guiding patients through their most vulnerable moments. However, behind the white coats and the stethoscopes lies a troubling reality: an alarming rise in physician burnout.

In the U.S., data from the American Medical Association and the Mayo Clinic found that physician burnout has reached 54 percent, compared to the 45 percent reported in a similar study conducted in 2011; this translates to an estimated 1 million doctors in the U.S. now suffering from burnout.

Physician burnout is characterized by an overwhelming feeling of fatigue, emotional exhaustion, depersonalization, and a decreased sense of accomplishment. If we continue with the current trends due to the actual state of health care, then we should assume that at some point in our lives, we will become the patients who will have to deal with a doctor struggling with burnout. This is when my story starts.

As a general pediatrician, I know that a good history and physical examination will allow you to elaborate a proper assessment and plan. We learn this during medical school, and it is drilled into our brains during residency. At 41 years of age, I felt a pelvic mass that I knew was abnormal. I knew that it was not supposed to be there. My first struggle was to find an appointment with my PCP soon enough so that I could get the proper testing done. Possibly the first sign of how damaged our current health system is, one in which not even doctors know that their schedule is booked far ahead, and even if they know, they might not have the authority to change that. Then, my best next option, since I wanted to get a CT scan done, was to go to the Emergency Room.

I do have the utmost respect for every health care provider. I only identify as a physician if they ask what I do for a living. That day, though, I wore my hot pink scrubs because I came to the ER after work. I do not exaggerate that the ER doctor performed the worst exam. I even went through her notes afterward, and the history lacked the main reason why I was in the ER in the first place; the examination does not even mention anything about a mass because she did not even check on me. I have dealt with dismissive doctors, but this one was negligent. It took 3 hours for someone else to come to my room and tell me that the radiology tech was delayed and that it would take even longer for me to get the CT scan. My response was, I am going home.

Two weeks and a half later, I saw my PCP, got blood work the same day, and had a CT scan STAT – preliminary diagnosis of ovarian mass. I met a GYN oncologist two days later. I had to undergo a total hysterectomy with bilateral salpingo-oophorectomy along with right inguinal lymph nodes. Stage 1 endometrioid adenocarcinoma was the final diagnosis. This journey made me think about the thousands of patients who do not have an outcome like mine.

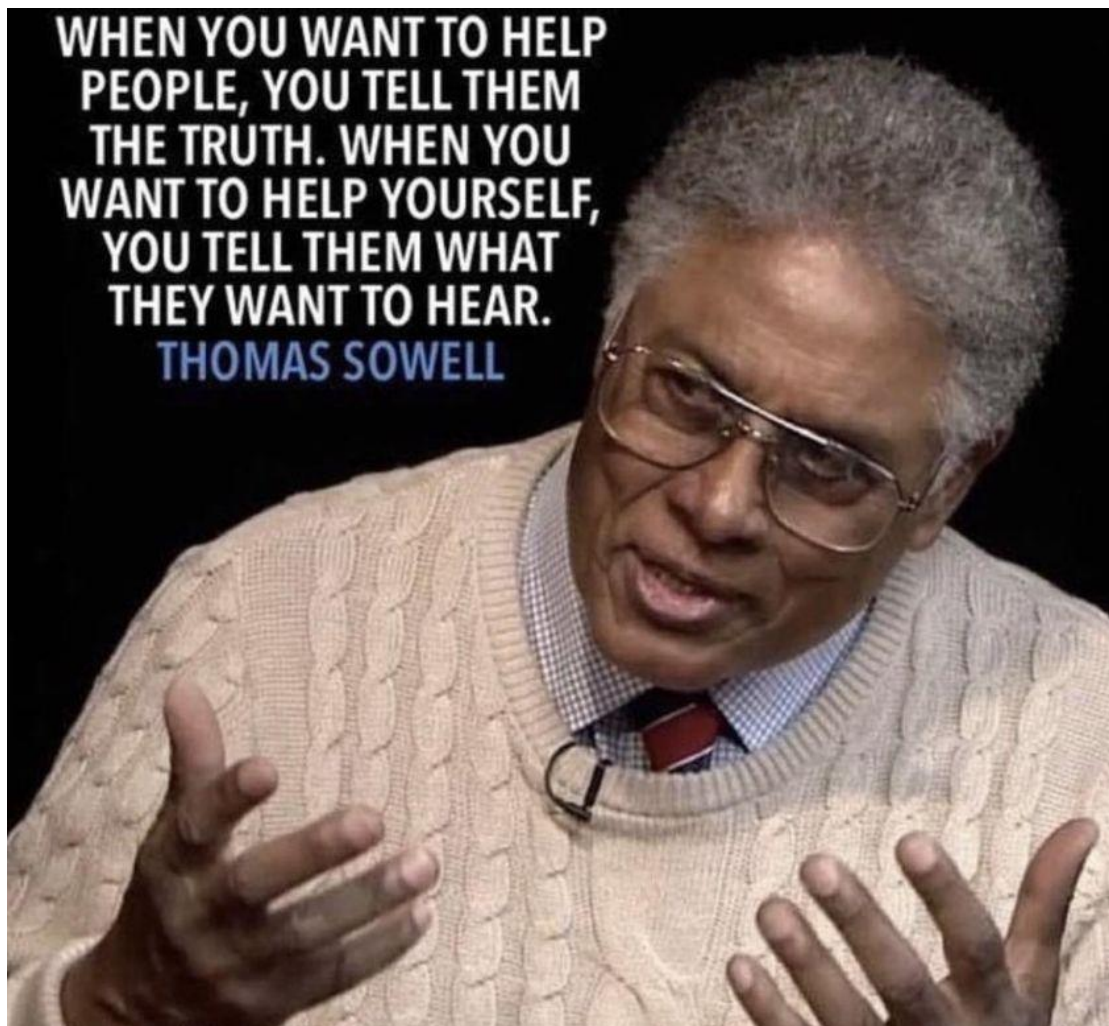


The consequences of physician burnout extend far beyond the individual practitioner. Studies have shown a disturbing correlation between burnout and medical errors. When doctors are physically and mentally exhausted, their cognitive abilities become compromised, leading to lapses in judgment, decreased attention to detail, and a higher likelihood of making mistakes. Physicians with symptoms of burnout or low personal accomplishment were likelier to report patient safety incidents. With increasing levels of depersonalization, the other core dimension of burnout, internal medicine residents were shown to have an increasing probability of reporting at least one suboptimal patient care practice.

In my case, I advocated for myself and kept looking for an answer to my problem. But what would happen to our patients with different opportunities whose doors do not open as quickly? To do what is suitable for ourselves and our patients, we all must fight to continue demystifying the effects of burnout. To mitigate the impact of burnout on patient care, health care organizations must implement strategies to reduce administrative burdens, improve work-life balance, provide adequate support systems, and focus on a culture that prioritizes physician well-being. Additionally, interventions such as mindfulness training, peer support programs, and mental health resources can help doctors cope with the demands of their profession.

I was able to be disease-free after one extensive surgery, but for many, that is not the case.

Ariam Mathusek is a pediatrician.



Tech Trick: Boost the Quality of Your Streaming Audio

BY KIM KOMANDO, KOMANDO.COM

At any given time, there's music playing in my house. I have my organizing music, sitting-by-the-pool jams, dinner playlists depending on how we're feeling, tunes for getting ready ... The list goes on.

If you're a music lover, too, let's get the bad news out of the way: The tunes you're jamming to in your favorite streaming app are sub-par quality. The good news? It's easy to fix that, and I can walk you through it.



Quick note: The options you see listed vary depending on whether or not you're signed up for a premium-level sub. Yes, you have to pay if you want the best of the best. Now let's get your listening from so-so to superb.

Spotify

- From the **Home** tab in the Android or iOS mobile app. Tap your avatar (top left) > **Settings and privacy** > **Audio quality**.

Apple Music

If you're on an iPhone:

- Open the iOS Settings screen > **Music** > **Audio Quality**.
- Enable **Lossless Audio** to see the options.

If you're on Android:

- Open the **Home** tab in the Apple Music app.
- Tap the three dots (top right) and **Settings** > Select **Audio quality**.

YouTube Music

From the **Home** tab in the YouTube Music app for Android or iOS:

- Tap your avatar (top right) > **Settings**.
- Tap **Playback and restrictions** for streaming quality.
- Tap **Downloads and storage** to set download quality.
-

If you use Amazon Music Unlimited, Tidal or Deezer, grab the steps here on my site.

Amazon Music

From the **Home** tab in the Amazon Music app for Android:

- Tap the gear icon (top right).
- Choose **Settings**.
- Tap **Streaming Audio Quality** for streaming quality.
- Tap **Download Settings** for download quality.

Tidal

Open up the Tidal app for Android or iOS and go to the **Home** tab:

- Tap on the gear icon (top right).
- Select **Audio & Playback** to set streaming quality.
- Select **Downloads** to set download quality.

Deezer

From the **Home** tab in the Deezer app for Android or iOS:

- Tap your avatar (top right).
- Select **Audio**.
- Choose **Mobile data**, **Wi-Fi**, or **Download** to set the quality.

Enjoy the boost you get to the audio fidelity from your apps — just remember to keep the volume at a sensible level. Your ears will thank you.





The Doctor Loan¹ is in the house.

With low-to no-down-payment options.



Reed Burchette
Mortgage Loan Officer
904-710-2646
Reed.Burchette@truist.com
[Truist.com/Reed.Burchette](https://truist.com/Reed.Burchette)
NMLSR # 1521633



Bill Burchette
Mortgage Loan Officer
904-509-2261
Bill.Burchette@truist.com
NMLSR # 659568

¹Call us for eligibility criteria.

Truist Bank is an Equal Housing Lender. © 2022 Truist Financial Corporation. Truist, Truist Purple, and the Truist logo are service marks of Truist Financial Corporation.



Mortgage

Can AI Save the Medical Profession?

DR. JAMIE IOANE

I was working in a busy GP clinic when I finished seeing my last patient for the day, and I felt a sense of relief that the day was over; however, that relief was quickly overshadowed by the daunting mountain of paperwork I needed to complete before I could go home. In general practice, this work pattern is becoming expected practice throughout the profession. GPs routinely spend 1 to 3 hours outside work daily, catching up on patient notes, referrals, insurance claims, and lab results. This pattern is becoming more untenable for many, contributing to the increasing rates of burnout, mental health issues, and intention to quit being higher than they have ever been in modern medicine. Although other aspects of medicine have been progressing, there has been little headway made with regard to clinician efficiency and satisfaction in the workplace. Until now...



Over the last six months, I have used a “generative-conversational artificial intelligence” (AI scribe for short) to help me with my job. The AI scribe writes all of my clinic notes just by listening to my consultation. It seems like magic compared to other digital tools we use in medicine, and I feel like I can do the job I was trained to do rather than an expensive record keeper. It takes the self-imposed and managerial time pressure away, significantly improving rapport with my patients. It feels like you are participating in a practical/OSCE exam, where you are doing your best because everything you say is transcribed and summarized. What patients find impressive are the improved engagement with clinicians and the ability to leave the consultation with a well-worded and written treatment plan. In some literature, they have been shown to foster improved engagement with patients by improving communication and understanding and reducing clinician multitasking, which is known to increase the rates of misdiagnoses and errors.

So how does it work? AI scribes are mostly browser-based and use the same processes: listening to the conversation, performing a voice-to-text translation, generating a transcript, and then sending the transcript for summarizing. AI scribes like Nabla copilot summarize the transcript using ChatGPT 3’s underlying parent AI, GPT3. Following a predetermined template, this summary creates a clinical note for the patient’s health record. Additional notes and dictations can be added as needed, and the note (output) can be copied and pasted into the patient record or even printed to give to the patient. Some can rewrite the note as a referral to a particular specialty and include ICD-10 coding.

Obtaining patient consent is of the utmost importance when utilizing the AI scribe. This ensures that patients are fully aware of how the transcription and summary process is conducted and how their data is used. In my experience, the reception to this has been overwhelmingly positive over the last six months, with only one patient declining the use of the AI scribe. Most, if not all, appreciated having my undivided attention during the consultation, which further underscores the importance of patient consent in this process.

However, they are far from perfect. There are concerns about these AI scribes regarding information privacy, data standards, and safety. Although companies that own these AIs outline their safety regulatory practices (GDPR and HIPAA compliant), clinicians must be wary of any company that submits patient data to the

underlying AI model for reinforcement/teaching the AI. AI needs billions of pieces of text data to learn. Suppose a patient is identified within the transcript. In that case, the potential for a breach of privacy is higher as someone (not in the clinical context) could retrieve information on that consultation by asking for the AI prompts, thereby breaching patient privacy.

There are also issues regarding the workflow that I have found to be archetypal to all AI scribes. If the voice transcription is having difficulty, the note will be sparse and lack meaningful salient points. Moreover, if there are connection or server issues, entire parts of the consultation will be missing.

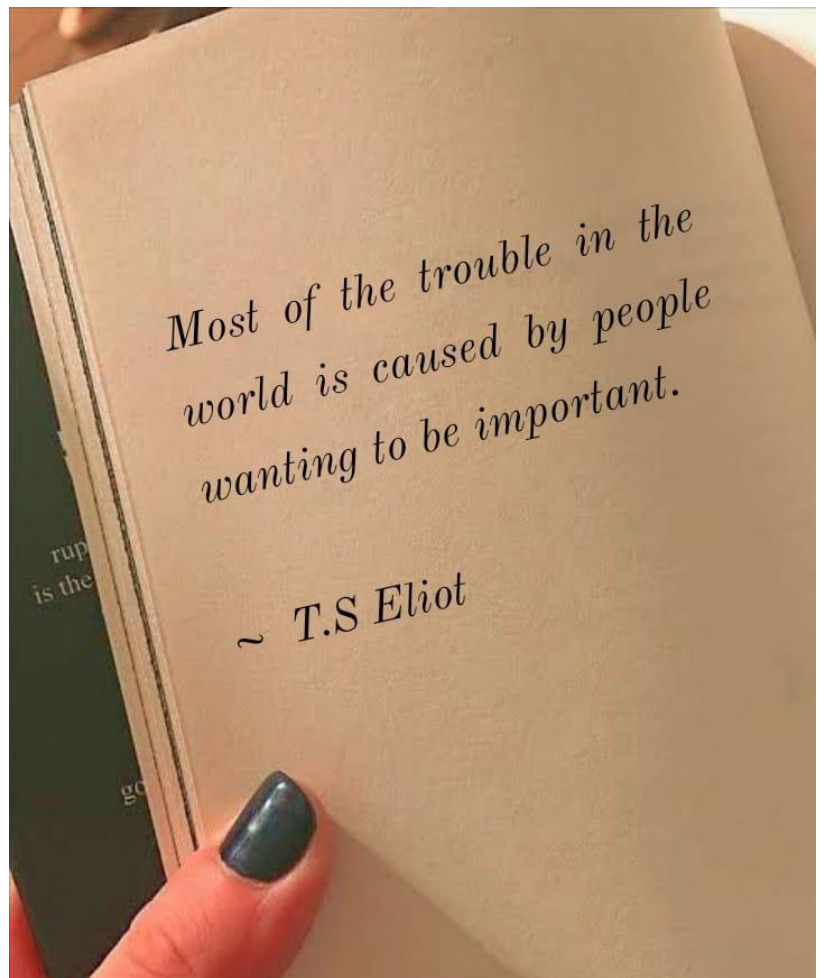
If transcription misinterpretations occur, these misinterpretations are perpetuated throughout the document, which can be a pain to edit and can impact the diagnostic coding.

I also found inconsistencies between the AI scribes, with the most serious related to patients with multiple problems (especially if they were mental health-related). I found that the detail required for documenting mental health assessments was less than optimal. In a small number of instances, the scribe didn't generate any of the mental health information or action plan but retained only the physical issues.

AI scribes are browser-based, so they store previous consultation transcripts and summaries locally and on the cloud. Therefore, we must be aware of patient privacy concerns and ensure that you delete all previously generated notes as they are saved on your account to reduce privacy breaches.

Despite the concerns and challenges, it's important to recognize the potential of AI scribes. They are tools that can free up cognitive space and reduce chronic multitasking, which is known to improve decision-making. This potential for improved efficiency and decision-making is a significant step forward in the evolution of health care practices, and I hope it only continues to get better. I suspect clinicians are already considering how they perform their roles and deal with the mounting responsibilities and pressures. This is the beginning of an equalizer between meeting the clinician's needs and improving rapport and engagement within busy health services, which need a touch of humanity in today's chaotic environment.

Jamie Ioane is a general practitioner in New Zealand.



Prescription for a Happy Retirement: Planning Tips for MDs

Retirement represents a major life milestone, driven by various motivations such as relieving stress, seeking new adventures, or enjoying more time with family and friends. However, satisfying retirement requires careful planning and alignment with personal goals. While financial modeling plays a crucial role, imagining life after retirement is equally important.

To effectively plan post-retirement finances, start by envisioning your desired lifestyle to accurately gauge your financial needs. Assess your current expenses and anticipate changes, such as paying off your mortgage or increasing leisure activities. Don't forget to consider often overlooked costs like healthcare and inflation, which can erode purchasing power over time.

Next, estimate how long you will live in retirement. It's prudent to plan for a longer lifespan to ensure adequate preparation. Many physicians delay retirement until their late 60s or 70s. However, you're in good company if you're contemplating an earlier transition. According to one survey, nearly 30% of physicians retire between the ages of 60 and 65, with 12% retiring before 60. The individual physician must consider the consequence of early retirement on life expectancy and the need for additional savings. Early retirement among physicians is often driven by several factors, with burnout being a significant one.

Other studies indicate that one in four physicians identify burnout as the primary reason for considering early retirement. The intense demands of the medical profession, long hours, high stress levels, and the emotional toll of patient care contribute to this burnout. Additionally, administrative burdens, such as paperwork and navigating complex healthcare regulations, add to the strain.



Physicians may also seek early retirement to achieve a better work-life balance, pursue personal interests, or spend more time with family. Financial readiness and a well-structured retirement plan also play crucial roles, allowing physicians to transition out of their careers earlier than traditionally expected. This is why planning for a longer retirement period is vital. With early retirement becoming more common among physicians, ensuring that your financial resources can support an extended retirement is essential.

To calculate how much you will need during retirement, consider your annual living expenses and multiply them by the years you expect to live. One slight twist, however, is that you will need to escalate the first-year expenses by at least 3% or more to account for inflation. In other words, if your current living expenses are \$200,000 today, in twenty years the same expenses could cost as much as \$361,000.

Social Security Benefits

To determine how much you will need from your investments, start by identifying your other sources of retirement income. The most common source is Social Security. Social Security provides a dependable source of income for covering essential living expenses and represents a significant financial asset. For example,

receiving \$40,000 annually from Social Security is comparable to having \$1,000,000 in assets under the commonly discussed 4% withdrawal rule. Approximately half of all Americans choose to file for Social Security when they become eligible at age 62. However, deciding the optimal time to claim these benefits can be challenging due to the system's complexity and prevalent misconceptions.

To maximize benefits and avoid potential pitfalls, it's crucial to grasp the inner workings of the Social Security system. Eligible Americans who have accrued 40 quarters of work can begin receiving benefits as early as age 62, yet delaying can lead to larger monthly payments. The decision of when to claim hinges on individual circumstances. Each year you defer claiming beyond full retirement age, up to age 70, results in an 8% increase in benefits (excluding compounded cost-of-living adjustments). Beyond age 70, no further increases occur, making it the maximum advisable waiting period for claiming benefits. The ideal waiting period post-62 depends on various factors, including health considerations.

Coordinating with a spouse to optimize mutual benefits impacts combined benefits during both partners' lifetimes and the surviving spouse's benefits after one passes away. Surviving spouses become eligible for benefits at age 60, while disabled spouses can claim at 50. However, they can only receive one benefit, emphasizing the importance of optimizing at least one partner's benefits. Divorced individuals may claim benefits based on their ex-spouse's earnings if the marriage lasted at least 10 years and if their ex-spouse's benefits exceed their own. Importantly, this claim does not diminish the benefits available to the ex-spouse.

Personal Savings

In the past, retirement funding relied heavily on Social Security and pension plans. However, this paradigm has shifted, with personal savings now playing a crucial role in meeting retirement income needs. Despite recognizing the importance of saving for retirement, many individuals struggle to accumulate sufficient funds.

The transition from defined benefit plans, such as pensions, where the employer assumes the risk, to self-directed options like 401(k) and 403(b) plans necessitates individuals to make their own asset allocation decisions to generate retirement income. Maximizing benefits from employer-provided programs or matching contributions is essential if available.

Personal retirement savings typically fall into three categories:

- **Brokerage and Bank Accounts (Taxable Accounts):**
These savings are not tax-sheltered, meaning all capital gains and income are taxed in real-time.
- **Traditional Retirement Accounts:**
Examples include Investment Retirement Accounts (IRAs) and Defined Contribution (DC) plans. Required minimum distributions (RMDs) must be taken from all traditional retirement accounts.
- **Roth Retirement Accounts:**
Contributions to Roth accounts offer no immediate tax benefits, but earnings grow tax-free, and withdrawals can be made tax-free. Unlike traditional accounts, Roth accounts are not subject to RMDs.

Turning Your Savings into Income

The transition from wealth accumulation during the preretirement phase to distribution and spending in retirement can be a significant adjustment. Retirees must adopt a different approach to their investments compared to their strategies as 40-year-olds focused on accumulating wealth. Concerns about financial readiness for retirement are prevalent, with nearly 60% of emergency physicians expressing worry about their preparedness.

Traditionally, retirement strategies emphasized de-risking and capital preservation, often involving shifting investments to cash and utilizing fixed-income laddering to reduce market exposure. However, recent insights

suggest that a longevity strategy may be more suitable, considering the primary risk for retirees is potentially outlasting their financial resources.

A longevity strategy advocates for a disciplined approach that maintains some equity exposure to counteract inflation and taxes, while also incorporating alternative investments to mitigate heightened risks. By diversifying across a range of investments, retirees increase their likelihood of navigating various economic conditions successfully and achieving greater financial security.

Transitioning from wealth accumulation to distribution requires a nuanced investment strategy. While historically focused on capital preservation, contemporary approaches prioritize longevity and inflation protection. An investment strategy, anchored in predetermined goals and risk tolerance, mitigates behavioral and volatility risks. Diversification across asset classes enhances resilience amid market fluctuations.

Adherence to a disciplined investment strategy is paramount for success. Emotion-driven decisions often undermine returns, highlighting the importance of maintaining a predetermined plan. Risk management encompasses understanding volatility and liquidity preferences, crafting a diversified portfolio, and setting guidelines for asset allocation. Regular rebalancing ensures alignment with investment objectives.

Efficient income withdrawal, guided by factors like tax implications and account type, optimizes portfolio longevity. Tailor withdrawals to individual circumstances, balancing tax considerations and growth potential. Maintain a cash cushion for emergencies while strategizing withdrawals to maximize tax efficiency.

In conclusion, retiring demands meticulous planning and personalized considerations. Success hinges not on selecting the "best" investments but on strategic planning, diversification, and disciplined execution. Seeking guidance from a fiduciary advisor or conducting further research can enhance retirement preparedness. Navigating retirement's uncharted territory requires a comprehensive approach akin to embarking on a journey with a well-charted map.

Investment Strategy

Success in investing hinges significantly on crafting and adhering to a well-defined strategy. Seasoned investors and expert investment committees have long relied on documented strategies to navigate critical investment decisions. Despite being disciplined and knowledgeable, many investors often fall prey to emotional decision-making, leading to suboptimal outcomes as they chase yields.

Research consistently reveals that while mutual funds may boast impressive long-term track records, the actual performance for average investors tends to lag due to mistimed buy and sell decisions. Given the inherent fluctuations in markets, characterized by periods of both growth and decline, maintaining discipline during volatile times is crucial. However, even with behavioral risk management, volatility can still result in tangible losses, undermining long-term wealth accumulation through negative compounding effects, especially during distribution phases.



Beyond volatility and behavioral risks, retirees face sequence risk due to cash withdrawal needs. When experiencing market downturns, it's advantageous for cash inflows to encounter poor returns initially, as this allows for purchasing more shares at lower prices, amplifying the benefits of compounding. This principle aligns with dollar-cost averaging during wealth accumulation. Conversely, favorable early returns during distribution phases help preserve and grow assets, while initial losses erode principal, which cannot be recovered.

Mitigating these risks and optimizing investment outcomes requires a disciplined approach that minimizes emotional influences. Investors should establish a predetermined strategy ahead of any market movements, enabling smarter, emotion-free decisions. Here's a simplified framework for developing your investment strategy:

Assess your risk tolerance honestly, considering factors like volatility and liquidity preferences.

- Define clear goals, objectives, and strategies, including target rates of return, risk measurements, and withdrawal needs.
- Develop a strategy for managing volatility risk, emphasizing diversification across asset classes and adopting an efficient portfolio approach.
- Establish guidelines for asset classes, specifying allocation limits and avoidance criteria for certain investments.
- Implement an asset allocation policy that balances growth, income, and safety while considering correlation and diversification benefits.
- Regularly rebalance your portfolio to maintain target allocations, capitalizing on market trends and harvesting gains.
- Strategically withdraw income, considering tax implications and account structures to maximize efficiency and preserve assets for future generations.
- By adhering to a well-structured investment strategy, investors can minimize emotional biases and mitigate risks, fostering greater long-term financial success.

Conclusion

The decision to retire marks a significant life transition that warrants careful consideration, as each individual's circumstances are unique. Success for the average investor typically hinges not on selecting the "best" investment, but on thoughtful upfront planning, the implementation of a solid investment strategy, and effective diversification.

Just as you wouldn't embark on a journey to a new destination without a map or navigation system, the same level of preparation is essential when navigating the unfamiliar terrain of retirement and the capital markets. Seeking guidance from a professional, independent fee-only Certified Financial Planner (CFP) can be invaluable in crafting a personalized retirement plan.

If you opt for a DIY approach, it's crucial to conduct further research on the topics discussed in this chapter to ensure a successful retirement outcome.

About the author: Laura Mattia Ph.D., MBA, CFP® is a Fee-Only Fiduciary Certified Financial Planner, an Educator and an Author. She is a contributing author, to *An Emergency Physician's Path: What to Expect After an Emergency Medicine Residency* <https://www.amazon.com/Emergency-Physicians-Path-Medicine-Residency/dp/303147872X> and provides Financial Planning and Investment Management for Physicians. She can be reached at lauram@atlasfiduciary.com



All for just \$99/month!

Maximize Visibility, Attract More Patients... Effortlessly with Local Boost Pro

Designed specifically for the busy healthcare provider, Local Boost Pro is your one-stop solution to dominate local search and enhance your online visibility.



Primary care near me



Comprehensive Listings Management

Local Boost Pro simplifies the daunting task of managing multiple online listings. With our one-stop solution, you can effortlessly update and synchronize your practice's information across all key directories.



AI-Powered Business Profiles

AI-driven tool for fast, precise business descriptions that lessen your load



Advanced Local SEO Tools

Leverage advanced SEO strategies to boost your ranking in local searches



Google Business Profile Insights

Get valuable insights into your Google Business Profile

Patients rely on digital sources 2.2x more than doctor referrals when choosing a primary care provider

If you aren't showing up at the top, you're losing the battle!

Boost Your Online Findability with Local Boost Pro Today!

The Ultimate Local SEO and Listings Management Solution for Healthcare Practices

See the Difference in 30 Days or It's on Us!



Scan for more information

CONTACT US (954) 355-6840

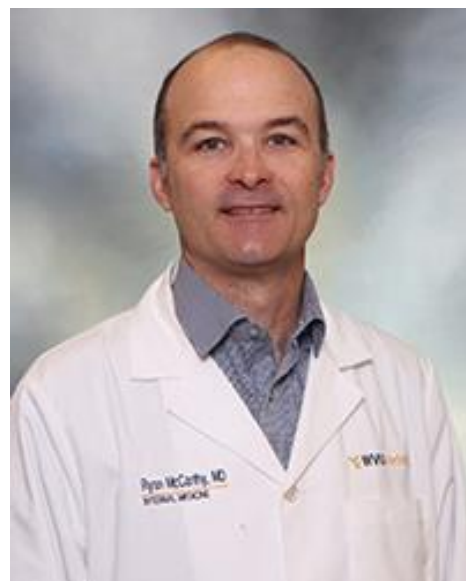
FBIRKS@EGGHEALTHHUB.COM

GO.EGGHEALTHHUB.COM/LBP-MDLIFE

When a Doctor's Heart Falls: Witnessing Raw Emotion in Medicine

RYAN MCCARTHY, MD

On this particular day, my heart rolled off my arm and crashed on the cold exam room floor. I summoned the strength—from where? I don't know. Ginny cried, and between sobs, she described a brain tumor, the one that left him in a bed for a year. I handed her two tissues (one was never enough) and heaved my stool forward. I wrapped my entire arm around her as tears poured off her nose and distorted the phone screen. I glanced down and saw a college kid, her grandson, one who was bald and, honestly, looked my age. Our legs touched, and now that I was flush against her chair, I felt her warmth. I rubbed Ginny's back and rested my big, balding head on her shoulder. I didn't say a word; I simply sat as a witness. Whatever else was the reason for her visit, it didn't matter. Did anything else—could it possibly—matter?



Ginny had sailed bravely for a long time and couldn't go any farther. Acutely aware of her pain, I sat silent, honored by her trust. The heft of my head remained perched on her shoulder. I wanted her to know that I was a harbor and it was safe to drop her anchor. With no more wind, she ran aground and then threw everything overboard.

These moments happened to me. Or, more accurately, I existed in a space where these moments were possible. Given what I know today about our universal need for emotional safety, I strived to cultivate the one that lived in my office. And, to complicate matters further, I have doubled down, figuratively speaking, on keeping my heart enmeshed in my hand. Failing to do so would be turning my back on the reason I became a doctor in the first place.

My hands, fine-tuned and sensitive, are my preferred instruments to practice medicine. From the perfunctory office handshake to the hug-and-cry described above, my hands are where my doctoring resides. My skills are offered, or more correctly, given to the world when I roll up my sleeves.

"I wear my heart on my sleeve." This folksy expression used to puzzle me, as I was never sure what it meant exactly. But now, I know how it applies to the kind of doctor I am. By helping others, I keep getting hurt in the process, a fact I didn't appreciate until recently.

Being emotionally available for my patients is a daily commitment. When I rolled up my sleeves and got to work, I exposed my heart, the organ I long ago plucked from my rib cage, where it was safe, and I stuck it out on the sleeve of my lab coat.

This was a dangerous yet calculated move on my part. When my heart was available to others, I tapped into the highest calling of my profession. Over twenty years, I have learned that what my patients really wanted, truly deeply yearned for, was my compassion. Of course, they also—obviously—wanted me to be a competent doctor. But, as a

master of internal medicine, I spend most days pouring more compassion into my practice. Am I obsessed with wearing my heart on my sleeve? Maybe so, as I am constantly reminded when I wash my hands, put on my coat, and examine a patient. These are examples of my hands in action, a reminder to connect the love inside me to the person before me.

There have been times in my career when I purposefully pulled back when I was a casualty of health care's trauma. This happened frequently during COVID-19, when I struggled to preserve my sanity.

I took such a physical and emotional beating during our lives with COVID that I sometimes shut down the pieces of me that cared; my tap of generosity shut off. I was angry then—for so many reasons—and I knew that my decision produced C+ health care. To be completely honest, I didn't care, as I had to survive. I'm not proud of this decision, but given the circumstances, I'm not ashamed either.

So—my heart lives on my sleeve only when and if I allow it to reside there. As a survivor of the pandemic, a doctor A.C., After COVID, I cannot hide my heart inside my chest and pretend like I earned some kind of free pass. Just the opposite is true, actually. The pandemic delivered so much trauma in our lives that my heart-on-sleeve model is—I know for sure—needed now more than ever. I have a lightness inside me these days, the kind that only comes from survivorship. I make my heart available to celebrate, congratulate, commiserate, mourn, and counsel. I am still scared with my heart down by my hand, but I am wise enough to keep it there and brave enough to accept the risk.

Ryan McCarthy is an internal medicine physician.

Responsive Answering Service caters to the unique needs of physicians with live agents available 24/7 by providing seamless & HIPAA compliant communication solutions.

- HIPPA Compliant
- Secure Messaging
- Appointment Scheduling
- & more!

-10%

MD Life Magazine exclusive!
Get 10% off our current rates!



Responsive
Answering Service



HOT SUMMER DAYS AND CHILLED WINE: THE ESSENCE OF PERFECT SUMMER SIPS

designndash.com



When the days lengthen and the air fills with the unmistakable warmth of summer, our palates naturally crave flavors and textures that echo the season's lightness and vibrancy. Since ancient times, wine has danced on the tongues of revelers as they celebrate the change of seasons.

Summer wines cut the heat and heaviness of summer with their light bodies, refreshing acidity, and an almost ethereal ability to complement the heat rather than compete with it. These wines offer a reprieve from the hot weather and are often characterized by their crisp taste, fruity bouquet, and sometimes floral notes. They are designed not just to refresh but to enhance the flavors of summer fare, from seafood caught in the morning's light to fruits ripened under the same sun that warms the vineyards. This intrinsic lightness makes them ideal for sipping outdoors, whether on a sun-drenched patio during a backyard barbecue or beside the whispering waves of the sea while on vacation.

HOW SUMMER WINE COMPARES TO WINTER WINE

Contrasting with the full-bodied, richer red wine typically favored in cooler weather, summer wines stand apart in several key aspects. Firstly, their body is lighter, making them more palatable when the mercury rises. Where a robust red wine like Cabernet Sauvignon might feel too heavy in the summer heat, a chilled light-bodied white

wine or Rosé can offer refreshment. The acidity in summer wines cuts through the warmth and refreshes the palate, readying it for the next bite of a summer salad or grilled fish.

Finally, the serving temperature of summer wines is key. While cooler weather wines are often served at room temperature or slightly chilled, summer wines benefit from a cooler serving temperature, enhancing their refreshing qualities without muting their delicate flavors. This careful balance of body, acidity, and temperature makes summer wines not just a drink but an essential part of the summer dining experience, enhancing every meal and moment they accompany.

THE BEST WHITE WINES FOR SUMMER

SAUVIGNON BLANC

Sauvignon Blanc is known as a quintessential summer wine because of its crisp acidity and vibrant flavors. With notes that range from zesty lime and green apple to more exotic touches of passion fruit and jalapeño, Sauvignon Blanc is a refreshing counterpoint to the warmth of the season.

Its light to medium body makes it an excellent companion to the delicate flavors of fresh seafood, such as oysters or a light, citrusy ceviche. The wine's herbaceous qualities also complement salads dressed with vinaigrette or dishes that feature fresh herbs. To fully enjoy its vibrant flavors, Sauvignon Blanc should be served chilled, around 45-50 degrees Fahrenheit, allowing its crispness to shine through.

PINOT GRIGIO

Pinot Grigio, known for its light-bodied, refreshing profile, offers a palate of crisp pear, green apple, lemon, and sometimes a hint of almond. This wine is a versatile summer choice, capable of moving from the appetizer to the main course with grace. It pairs wonderfully with grilled foods (especially vegetables) and light pasta dishes, especially those featuring seafood or a simple, fresh pesto.

Pinot Grigio's acidity and fresh flavors make it a match for summer salads that incorporate fruits like peaches or nectarines. Serving it well-chilled (around 45 degrees Fahrenheit) enhances its refreshing qualities and makes it a perfect accompaniment to a summer luncheon or early evening dinner under the sky.

CHARDONNAY

Chardonnay can vary widely in style, and those with oaky or buttery notes are the ideal companion for a cold winter's night. Summer calls for drinking a bottle on the lighter, unoaked side, often referred to as Chablis or "naked" Chardonnay. These wines maintain a lighter body and offer a palate of crisp green apple, citrus, and melon, with mineral notes that can add depth and complexity.



This profile makes them an excellent choice for richer seafood dishes, like grilled salmon, or for creamy pasta dishes that might benefit from a bit of acidity for balance. Chicken salads or dishes with a tropical twist, such as mango salsa, also pair beautifully with Chardonnay. To best appreciate its subtle flavors and aromas, serving it chilled but not overly cold, around 50 degrees Fahrenheit, allows the wine to express its full range of flavors without being muted by the cold.

REFRESHING ROSÉS AND SPARKLING SELECTIONS



Rosé and sparkling wines are the epitome of summer elegance, encapsulating the vibrancy and fleeting beauty of the season in each glass. Rosés offer a spectrum of flavors from delicate, dry, and minerally to fruity and slightly sweet, capturing the essence of summer fruits like strawberries, cherries, and raspberries.

Sparkling wines, on the other hand, bring a festive touch to any gathering, their bubbles mirroring the effervescent joy of summer days and nights. The carbonation in sparkling wines adds a refreshing prickliness that can cool and invigorate, making them especially appealing during the warmer months. Both these wine types are celebrated for their versatility and the joyful, light-hearted ambiance they contribute to any soiree, making them indispensable for summer entertaining.

FOOD PAIRINGS FOR ROSÉ AND SPARKLING WINES



The diverse flavor profiles of Rosé and sparkling wines make them exceptionally food-friendly, capable of complementing a wide range of summer dishes. Rosé, with its balance of fruitiness and acidity, pairs beautifully with grilled vegetables, enhancing the charred, smoky flavors with its crispness. It also complements light cheese platters, where the wine's acidity and fruit notes can cut through the richness of the cheese.

For sparkling wines, their effervescence makes them a perfect match for both savory and sweet dishes. The bubbles can cleanse the palate between bites of creamy, rich desserts, or elevate the natural sweetness of fruit-based desserts. Additionally, the acidity and bubbles in sparkling wines can stand up to fried appetizers, making them a delightful counterpoint to foods with a crispy texture.

SELECTING THE PERFECT ROSÉ OR SPARKLING WINE

When choosing a Rosé or sparkling wine for your summer event, consider the sweetness level and origin, as these can greatly influence the tasting experience. For Rosé, the region can be a hint towards the wine's style; Provence Rosés are typically dry and delicate, ideal for those who prefer subtlety, while New World Rosés from places like California might offer more pronounced fruit flavors and a hint of sweetness.

With sparkling wines, the key is to match the wine's sweetness level to your menu and preference. Brut is dry and versatile, pairing well with a wide range of foods, while a sweeter Demi-Sec sparkling wine might be better suited as an aperitif or with dessert. Always check the label for clues about sweetness levels and origins to find the perfect match for your summer feast. Serving these wines chilled enhances their refreshing qualities, making them even more enjoyable on a warm summer day.

EXCELLENT CHOICES FOR LIGHT SUMMER REDS

Not a white, orange, or rosé wine person? The longstanding belief that red wines are only suited for colder months is a myth ripe for debunking, especially when considering the delight of lighter reds like Pinot Noir and Grenache during the summer.

These wines, with their bright fruit flavors, moderate tannins, and lighter body, embody the warmth and vibrancy of summer without overwhelming the palate. Pinot Noir, with its notes of ripe cherries, strawberries, and a hint of earthiness, and Grenache, often bursting with flavors of raspberry, black cherry, and spices, offer a refreshing complexity that's surprisingly fitting for a summer evening.

When it comes to food pairings, these versatile reds shine alongside grilled meats, where the smoky flavors are complemented by the wine's fruitiness. They're equally compelling with hearty vegetarian options like grilled portobello mushrooms, where the wine's body matches the dish's meatiness. This harmony of flavors elevates the dining experience, proving that reds have a place at the summer table.



SERVING SUMMER REDS

To maximize enjoyment of red wines during summer, a slight chill is the key. Contrary to serving them at room temperature, cooling lighter red wines to about 55-60 degrees Fahrenheit can highlight their fruit flavors and make them more refreshing. This temperature makes the wine more invigorating on a hot day, without compromising the integrity of its flavors and aromas.

The trick is to cool the bottle in the refrigerator for about 30 minutes before serving. This slight chill cuts through the warmth, ensuring the wine refreshes as much as it delights, making it a perfect companion for summer evenings spent under the stars.

WINE COCKTAILS FOR A SUMMER TWIST

Embracing wine-based cocktails is a fantastic way to add a creative and refreshing twist to summer entertaining. These drinks combine the sophistication of wine with the casual, fun atmosphere of summer gatherings. A classic Sangria is the perfect starting point, blending red, white, or rosé wine with fresh seasonal fruit, a splash of brandy or orange liqueur, and a hint of sweetness to create a drink that's as colorful and inviting as a summer sunset.

For something effervescent, a wine Spritz, made with sparkling white wine, a dash of Aperol or elderflower liqueur, and topped with soda water, offers a lighter, bubbly option that's both refreshing and chic. These cocktails are not only simple to make but also allow for endless customization, inviting hosts to experiment with different wine varieties, fruits, and spirits to create a signature drink that embodies the essence of their summer soirée.

WE LEAVE YOU WITH OUR TOP TIPS FOR HOSTING A FANTASTIC SUMMER SOIRÉE

To host a fantastic summer soiree that leaves a lasting impression, begin by curating a diverse wine selection to cater to all tastes, including sparkling, light-bodied whites, refreshing rosés, and lighter reds like Pinot Noir. Enhance the ambiance with summer-inspired décor, such as floral arrangements, light linen tablecloths, and ambient outdoor lighting like string lights or candles for evening charm. Pay meticulous attention to serving temperatures, ensuring whites and rosés are chilled and reds are slightly cooled to accentuate their flavors.

Choose the right glassware, with flutes for sparkling wines and broader glasses for reds and whites, to fully appreciate their aromas and tastes. This combination of thoughtful wine selection, enchanting décor, and attention to serving details will ensure your summer wine soirée is both elegant and enjoyable, creating a memorable experience for your guests.



Insurance and Cyberattacks

Rhonda D. Orin and Bruce Strong

Contingent business interruption coverage may protect providers from losses experienced indirectly as a result of a cyberattack.

The recent cyberattack on Change Healthcare Inc., a health care technology organization owned by UnitedHealth Group, taught health care providers something they know all too well already—their entire livelihood lies in the hands of the nation's health insurance companies.

Change Healthcare processes payments owed to health care providers from hundreds of insurance companies. It is a clearinghouse—validating and finalizing health care providers' claims for payment to the insurance companies. It includes a network of over 6,000 hospitals and one million physicians.



Thus, when a cyberattack recently forced Change Healthcare to put the deep freeze on payments to providers, the consequences were devastating nationwide.

Four out of five physician practices lost significant revenue because of this attack, according to an analysis conducted by the American Medical Association. Some can't afford to pay their staff, some have taken out personal loans to keep their businesses operating, and some have simply stopped seeing patients altogether. As for hospitals, an AHA survey found that 94% had suffered financial impact from the attack, with more than half reporting a "significant or serious" impact. That impact continues. An April 29 AHA letter to House Energy & Commerce leadership asserted that "hospitals, physicians and patients are continuing to experience financial and operational impacts."

In response to the attack, in March, CMS launched an emergency advance payment program for providers whose Medicare claims processing was impaired, and authorized states to make interim Medicaid payments. In addition, UnitedHealth's Optum subsidiary, which houses Change Healthcare, announced a temporary funding assistance program. But these partial patches have only modestly relieved the financial stress on providers nationwide.

Potential insurance coverage: Contingent business interruption

What these providers may not know is that they may not be helpless. They may be able to mitigate their losses with insurance coverage they already possess within their property and cyber insurance policies. The key may be provisions within these existing policies that establish coverage for contingent business interruption (sometimes called dependent business interruption).

Contingent business interruption insurance is, in the vernacular, coverage for losses that policyholders suffer indirectly. For example, if a natural disaster or other emergency such as a hurricane, fire, or other calamity impacts a policyholder's supplier or vendor, that may cause the policyholder to lose income even though the policyholder was not damaged directly. But, since losses are losses, the need for insurance protection is the same. That's where contingent business interruption coverage comes into play. Generally, contingent business interruption coverage requires that the policy include coverage for the type of loss or damage that affected its suppliers or customers.

Contingent business interruption coverage may protect providers here from the losses they experienced indirectly as a result of the cyberattack on Change Healthcare.

Contingent business interruption insurance is commonly found in a business's property insurance policies. Such provisions could provide coverage here because damage even to electronic data from cyberattacks can be covered under such policies.

The same is true for a business's cyber insurance policies, depending upon the scope of the cyber coverage. Cyber insurance policies protect against ransomware attacks by covering expenses like data restoration, business interruption, and extortion payments, as well as the many downstream effects flowing from those cyberattacks. Cyber policies generally include some form of contingent business interruption, so providers will need to check if their policies provide coverage for indirect losses from cyberattacks on others. The nation's largest insurance brokers are advising clients impacted by the Change Healthcare cyberattack to put their cyber insurance companies on notice.

Here is the language that one cyber insurance provider, Travelers' subsidiary Corvus, uses to describe the scope of contingent business interruption coverage in its policies:

- Business Income Loss and Extra Expenses incurred during the Interruption Period caused directly as a result of the total, partial, or intermittent interruption or degradation in service of the Computer System of an Outsourced Service Provider caused directly by a Privacy Breach, Security Breach, or Administrative Error at that Outsourced Service Provider. (Full limits)

Some cyber policies provide such coverage only if specifically named types of service providers or even named vendors suffer a service interruption that triggers losses for the policyholder. Potential coverage would thus depend on specific language in the cyber policy in question.

The magnitude of the losses from the cyberattack on Change, including its downstream effects, cannot be overstated. Providers are considering what was once unthinkable—cutting their losses and closing shop. But insurance may provide some hope.

To be sure not to miss any protections, health care providers who were damaged by the attack on Change should notify their insurance companies immediately, and also should keep careful track of all losses attributable to this massive cyberattack.

Rhonda D. Orin and Bruce Strong are partners at Anderson Kill P.C., a law firm that has specialized for more than 50 years in representing policyholders against insurance companies. They have experience with the complex insurance issues faced by hospitals and other institutions, as well as providers and employers who sponsor health plans. They can be reached at Rorin@andersonkill.com and Bstrong@andersonkill.com.

Top Patio Trends 2024 for Outdoor Living in Style

decorilla.com



Modern rustic patio design with a fireplace

Wondering how to elevate your outdoor living this year? Patio trends 2024 are all about blurring the lines between indoor and outdoor space – bringing comfort, style, and innovation to your backyard. Get ready to transform your patio into a cozy, chic retreat that's perfect for relaxing and entertaining!

1.. Tech in the Terrace: Greens and Machines



Chic outdoor space

Technology advances; hence, [2024 design trends](#) see patio maintenance becoming smarter, not harder, with sustainable tech effortlessly blending into greenery. Intelligent irrigation systems conserve water with style, while solar-powered lighting illuminates nature's beauty. Automated shades adjust to the perfect angles for comfort and energy efficiency, marrying form with function in your outdoor retreat.

Pro tip: Install solar panels on pergolas or awnings to sustainably power your patio's tech.

2. Innovative Outdoor Lighting: Bright Ideas for Luminous Spaces



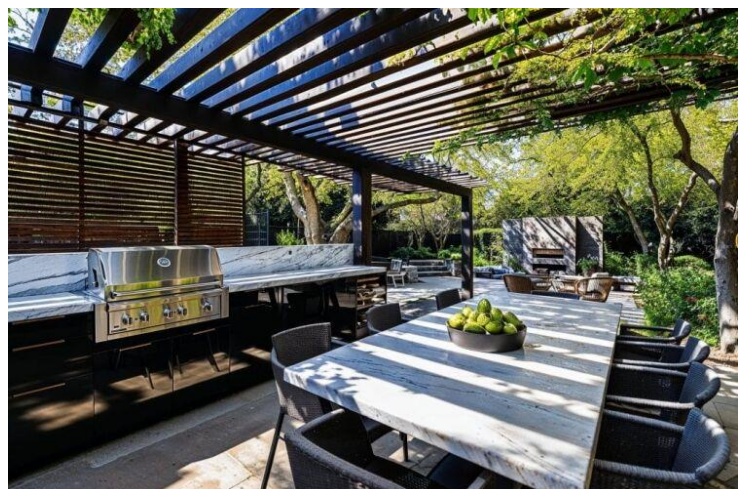
Outdoor lighting and patio

Patio trends 2024 bring lighting solutions that extend usability and enhance the ambiance of outdoor spaces. LED technology offers energy efficiency, while smart systems allow for customizable settings from dusk until dawn. Meanwhile, creative fixture placements, like under benches or within landscaping, create a magical atmosphere, emphasizing not only utility but also the aesthetic role of lighting in outdoor design.

Pro tip: Integrate smart outdoor lighting with your home automation system to set schedules based on your lifestyle.

3. Privacy In Style: Secluded with Screens & Greens

As outdoor living spaces become more integral to the home, privacy solutions grow in sophistication. The focus is on elements that serve dual purposes, enhancing intimacy while contributing to the area's



overall aesthetic. Vertical gardens, stylish privacy screens, and natural landscaping barriers, for example, create secluded retreats that feel simultaneously open and close-knit.

Pro tip: Choose designs that match or complement your outdoor furniture for a cohesive look

4. Never Too Small: The Rise of Compact Luxury



A charming backyard

As cities become overpopulated, small-space [patio ideas and inspiration](#) claim their spot even in luxury design, proving that opulence isn't size-dependent. Multi-functional furniture, vertical gardens, and strategic lighting are essential in these compact paradises. Think quiet luxury: high-quality materials convey opulence without sacrificing precious square footage, allowing even the coziest balconies to feel like expansive getaways.

Pro tip: Invest in dual-purpose furnishings like ottomans with storage or expandable tables for efficient luxury.

Revealing Outdoor Living Trends 2024



Boho patio design

In the patio trends 2024, practical innovation merges seamlessly with refined simplicity, offering a fresh perspective on outdoor experiences. Explore the subtle integration that fosters a more sustainable and unassuming approach to alfresco living.

5. Customization Is Key: Make It Really Yours



A colorful backyard setup

Personalization reigns in outdoor living trends 2024, with custom-built pieces tailored to individual styles and needs. Bespoke planters, designed fire pits, and made-to-order outdoor sofas define your space uniquely yours. In addition, these one-of-a-kind creations easily take over the roles of focal points and conversation starters.

Pro tip: Work with local artisans to create pieces that reflect your desired narrative and support community craftsmanship.

6. Multi-Seasonal Spaces: Your Second Living Room



Cutting-edge lanai solutions

Outdoor areas transcend seasonal use, evolving into genuine extensions of living rooms. Consider investing in outdoor heaters or fire pits to create a warm and inviting ambiance during cooler months. If possible, incorporate heated floors and weatherproof enclosures that will further expand the utility of your patio year-round.

Pro tip: Install retractable glass panels to adapt to the seasons while maintaining an open-air feel.

7. Wellness Outdoors: Zen Retreat Under Open Skies



Breezy patio atmosphere

Wellness is stepping outside as patio trends promote spaces for health and rejuvenation. Yoga platforms, meditation corners, and even outdoor spa areas can be woven into the design, focusing on physical and mental well-being. If you aim for a five-star wellness experience, consider installing a hot tub or sauna, perfect for relaxation after a long day.

Pro tip: Integrate elements like water features or a Zen garden to promote a calming atmosphere conducive to wellness activities.

8. Organic Harvest: The Edible Landscape



Edible garden patio design

The growing trend of edible landscapes fuses form and function in patio design, providing fresh, organic produce while adding beauty and aroma to your space. Integrate perennial herbs and edible flowers into your home park to foster biodiversity and visual interest throughout the seasons. Also, use raised planters for ergonomic gardening—they will add another dimension to the landscape.

Pro tip: Consider employing attractive rain barrels to collect water for irrigation, combining functionality with an environmentally conscious approach.

Outdoor Furniture Trends 2024



Elegant trending patio furniture in a vibrant garden patio

Patios are wonderful backdrops for cultural tapestries with design influences from around the globe. Trending patio furniture establishes a versatile design dialogue, creating a well-traveled lanai aesthetic rich in worldly charm.

9. Bold & Functional: Statement Furniture That Works Hard



Streamlined patio elegance with storage table

Moving away from matching sets, the focus is on statement furniture pieces that exhibit character and craftsmanship. However, outdoor furniture in 2024 is not just about making a statement but also about serving multiple purposes. An ornate bench or a sculptural chair, for instance, can set the tone for the space while offering innovative storage solutions and adaptability.

Pro tip: Select pieces with built-in storage to keep your outdoor area clutter-free and organized.

10. Sustainable Practices: Timber & Eco-Friendly Outdoors



Modern outdoor living room

The demand for outdoor furniture that doesn't harm the planet is rising. Pieces made from sustainable, non-toxic materials dominate, offering both durability and style. Moreover, the timeless appeal of wood in outdoor furniture remains strong in 2024, with a move towards durable, sustainably sourced lumber.

Pro tip: Look for certifications like FSC (Forest Stewardship Council) on wood products to ensure sustainability practices.

11. Plush Patios: The Comfort of the Indoors, Outdoors



Tactile garden comfort

The line between indoor comfort and outdoor living continues to blur, with furniture that rivals the plushness of interior layouts. Modern sofas, loungers, and dining sets designed for the outdoors feature robust frames and innovative fabrics that feel as soft and comfortable as their living room counterparts. In addition, plush cushions and luxurious throws ensure outdoor seating falls nothing short of your favorite sectional.

Pro tip: Invest in high-quality performance upholstery that makes maintenance a breeze while withstanding [outdoor](#) elements.

12. Artisanal Touches: Trending Patio Furniture with Character



Middle East inspired patio design

Handcrafted pieces are the jewels of trending patio furniture, with artisanal touches bringing authenticity to the forefront. Each hand-woven chair and each handcrafted table tell a story of skill and tradition. Moreover, global influences such as Moroccan patterns and vibrant South American textiles remain stylish and relevant in 2024 outdoor [spaces](#).

Pro tip: Incorporate handcrafted accessories to complement your furniture and add a layer of artisanal warmth.

Top Patio Trends FAQs



Cozy outdoor furniture setup

What materials are popular in trending patio furniture?

Sustainable materials like bamboo and recycled plastic are gaining popularity, along with durable options such as powder-coated aluminum and weather-resistant fabrics.

How can I make my outdoor living more eco-friendly?

Consider incorporating features like rainwater harvesting systems, solar-powered lighting, and permeable paving materials.

How do I create a cozy atmosphere on my patio?

Utilize soft textiles like outdoor rugs and throw pillows, incorporate ambient lighting with string lights or lanterns, and add warmth with a fire pit or portable heater.



COMMUNICATIONS IS OUR BUSINESS

CLARITYTEL HAS BEEN PROVIDING HEALTHCARE COMMUNICATION SOLUTIONS SINCE 2003. WE HAVE DEVELOPED CUSTOM HOSTED SOLUTIONS SPECIFICALLY DESIGNED FOR OUR HEALTHCARE CLIENTELE. CLARITYTEL SPECIALIZES IN PROVIDING HOSTED CLOUD PHONE SERVICE, ON-SITE VOIP SYSTEMS, SIP TRUNKS, HIPAA COMPLIANT FAX SERVICES, VOICEMAIL SERVICES, LIVE ANSWERING SERVICES AND MORE. PLEASE CALL TODAY FOR A VOIP ASSESSMENT AND LET CLARITYTEL CREATE A CUSTOM SOLUTION FOR YOUR FACILITY.



(866) 399-8647
SALES@CLARITYTEL.COM



WWW.CLARITYTEL.COM/HEALTHCARE

DON'T LET BILLING ISSUES AGGRAVATE YOUR MEDICAL PRACTICE

By Reed Tinsely, CPA

When a practice's medical billing staff or service fails to accurately claim all the revenue the practice has earned – for example, by under-coding to 'save time' or neglecting to use important modifiers – this naturally represents an immediate loss of revenue. But when the team begins to cut service corners or fall behind in coding knowledge, it also means the door is opened for much bigger problems to impact the practice.



Redoing work means repeat costs

Consider sloppy claims documentation, which leads to increased denials and associated lost revenue. Besides the missed revenue, there is an added cost for researching, re-documenting and appealing claims. That means wasted staff time – and, if physicians have to help out with the documenting, their precious time is wasted, too. Other tasks will suffer in order to accommodate this extra processing: newer claims submitted a bit later, patient statements somewhat delayed. And this, in turn, has costs: when claims go out later, the money comes in later – and when patient statements go out later, it can mean they won't get paid at all. This, in turn, means higher collection costs over time – another hidden, but significant, cost.

Patient inconveniences are costly

Incorrect coding also creates multiple layers of problems. If a claim is denied and never appealed, will your patient automatically be sent a statement for the full amount? How much time will be spent responding to the patient's inquiries about the unexpected bill?

Like incorrect coding, overly aggressive coding can also cause patients to end up with unexpected balances due. When incorrect or overly aggressive coding leads to unexpected charges for patients, this almost always creates additional costs. Besides additional customer service time to help patients understand (or rectify) 'surprise' bills, the hassle patients experience tarnishes the practice's image. A negative experience with a practice's billing staff or service can make the difference between a patient referring your practice or not. Even worse, some patients will be motivated to complain about billing problems online – tarnishing your physicians' reputation. (A quick scan of negative physician reviews on Google or Yelp.com, for example, will reveal just how closely tied bad billing experiences are to overall views of physicians.)

Inaccurate patient billing wastes time and aggravates patients – and also creates the impression that the practice is disorganized, which in turn rubs off on your physician(s). If patients become so annoyed they move on to other doctors, that lost revenue must be replaced with a new patient – and, of course, it's much more expensive to attract and establish a new patient than it would be to retain an existing one.

When patients are inadvertently seen out-of-network – e.g., when a payer directory incorrectly lists your practice as in-network, and no one on staff catches the error before the visit – the 'surprise' amount billed can be significant, as can the degree of dissatisfaction!

Under-coding is anything but 'conservative'

In an effort to reduce denials and speed payments, some practices have resorted to habitual under-coding – thinking that lower codes will pass through payer systems quickly and require less documentation. But, even if this works for a while, over time any repetitive short-cut that's used in lieu of accurate coding can set off alarm bells. Payers compare practice billing patterns, and any significant, repeated deviation will catch attention – and could lead to an audit. The disruption and additional workload required by an audit can be very costly to your practice.

Not all payers are created equal

It's not uncommon for practices to have the majority of their claims-related problems stemming from a single payer – the old 80/20 rule in action. But, few practices take steps to compare the “hassle factor” of their contracted payers – or to try to address ongoing problems. For example, if you're finding you get little assistance from your contact at a payer, or that it takes forever to receive a call back, you might be able to work with that payer to be assigned a new rep – and help to minimize costly delays and repeat contacts.

The bottom line

In billing, as in so many aspects of managing a medical practice today, little things make a huge difference over time. Keeping up with coding changes, being diligent about documentation up front (and urging your physicians to do the same), and insisting on accurate (versus “safe”) coding may not seem like huge steps forward for your practice – but, you'll avoid problems that can multiply over thousands of annual transactions and create significant costs for your practice.

Make more money! Automate your workflow:

Your documentation, we'll automate:

Charge Creation

CPT Code Selection

ICD-10 Diagnosis Code Selection

MIPS Measure Generation



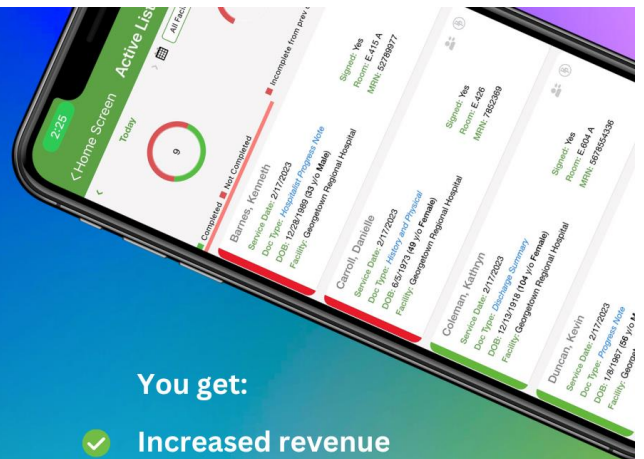
You get:

- ✓ Increased revenue
- ✓ Gain hours back into your week
- ✓ Increased accuracy
- ✓ Reduced claim denials



Let us show you!
www.MediMobile.com

MediMobile
ARTIFICIAL INTELLIGENCE



PHYSICIAN PRACTICE SPECIAL

Waived set-up fee and
Complementary billing an existing
AR consultation and analysis

INCREASE YOUR REVENUE & CUT YOUR BILLING STRESS FOR A COMPETITIVE FEE

ADT Medical Billing is a medical billing company,
servicing medical providers in Florida

- FREE coding
- Complete billing cycle
- Aggressive collections
- Benefits and eligibility verification
- Personnel staffing services
- Locally based company
- Professional and courteous service.
- Quick response to all inquiries
- National Certified Coder in-house

Billing can commence immediately if using existing
systems, or within a week otherwise. Please contact us
for a customizable billing services.



(844) ADT-1967
info@adtmedicalbilling.com

TEXT: (786)-790-5708
www.adtmedicalbilling.com

How to Spend a Weekend In Asheville, NC

By Madelyn Elast

Asheville, North Carolina is one of the **best mountain towns in the USA!** It ranks up there with Jackson, WY; Stowe, VT; and Lake Placid, NY – all of which I've visited and they're stunning. However, I'm a little biased towards my home state.

I'm not a local... yet , but I drive 2.5 hours one-way to spend the weekend in Asheville, NC every time I get the chance. Amazing mountain views, a plethora of unique breweries, the Blue Ridge Parkway, hiking for days, and a spectacular food scene – I mean, what's not to love?

This beautiful, artsy mountain town is the perfect destination for a **family trip** or a **romantic getaway**. In this guide, you'll find everything you need to know about planning a visit to Asheville, NC.

Planning a Trip to Asheville, NC

If you're planning a trip to Asheville and you've never been, just know that I am so excited for you! There's so much to do, see, and eat. And if you've explored the city before, I hope you can find some inspiration from this guide nonetheless!

Things to Do in Asheville

One of the reasons Asheville keeps drawing me back is because there are so many things to do in and around the city. **An ideal weekend in Asheville, NC for me looks like trying a new restaurant or two, exploring local shops, enjoying a good brewery, and hitting the trails!**

Visit Biltmore



When I think of Asheville, my mind instantly goes straight to Biltmore. Biltmore Estate is a by-product of the Vanderbilt family and was constructed in the 1880s and 1890s. This sprawling mansion spans a whopping 175,000 square feet.

I've been a few times now and am always amazed. Also, keep in mind that there's so much more to do than tour the incredible house – you can visit Biltmore Winery, check out the shops, dine at one of the amazing restaurants, visit the gardens, and so much more!

I think **you need at least one day dedicated to Biltmore**. It might be a bit of a stretch if you're only spending the weekend in Asheville, NC, but I wanted to include it anyways since Biltmore is such an iconic part of Asheville.

Tickets can get pretty pricey depending on the season, especially if you're going as a family. You could visit during "value" season (as opposed to "peak" or "regular" season), which is January to mid-March – just know that the majority of the Blue Ridge Parkway will be closed for winter.

Go for a drive on the Blue Ridge Parkway

The Blue Ridge Parkway, also called "America's Favorite Drive," is a beautiful roadway tucked right into the NC and VA mountains. There are several access points from Asheville, so you shouldn't have any trouble finding the parkway!

There are lots of hiking trails and lookouts along the parkway. It's not uncommon to see people who've packed their lunches having a picnic alongside the parkway! Fun fact: NC and TN actually had a small feud over which state the parkway should run through when it was being created. NC won.

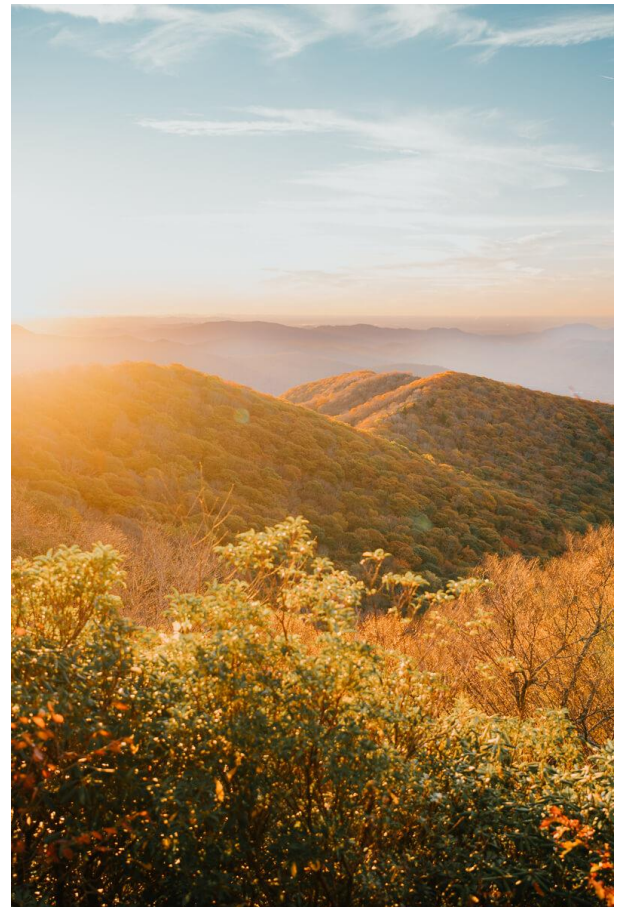
FYI – If you Google when the parkway is open, it'll tell you year-round; however, the majority of the parkway gets gated off in the winter. Definitely plan a late spring, summer, or fall visit for the best experience!

Explore downtown

There's plenty of public parking in downtown Asheville. There are several parking garages, but I always park in the **Rankin Avenue Garage** because it's right in the heart of downtown.

Grove Arcade

This building is a small shopping mall now but has so much history! The designer envisioned it to be "the most elegant building in America" but died before it was finished. The U.S. military ended up buying the building during WWII. The building went through a variety of phases after the war and was even abandoned for a while until it was restored in 2002.



Battery Park Book Exchange

Located within Grove Arcade, Battery Park Book Exchange is a used book store that also serves wine (yes, dreams do come true). I could spend hours in this place!

Asheville Emporium



This is a great place to pick up some cool touristy gear. They have the cutest shirts, sweatshirts, etc. I can never leave here without a souvenir.

Mast General AVL

This place is HUGE. It's a fun store to explore because they have so much stuff. They have a lot of brand-name outdoor gear (Marmot, Patagonia, Osprey, etc.). It's right across from White Duck Taco, so make sure you grab a bite to eat afterward.

Try Asheville's incredible breweries

Hi-Wire

One of many incredible breweries in downtown Asheville! Hi-Wire has locations all over NC. The Asheville location is pretty small and laid back, so this would be a great spot if you're looking for somewhere to chill after a long day of adventuring!

Wicked Weed



I love their flights (especially the hoppy one). My personal fav is the Pernicious IPA, which has a tropical mango hop aroma and dry finish. They have an amazing food menu in addition to their beer selection. The vibe here is great, and I LOVE their outdoor seating area.

Sierra Nevada

This one is a little off the beaten path (about 20 minutes from downtown Asheville) but so worth it. It's like the Disney World of breweries. It's honestly an adventure in and of itself. They offer tours, so make sure you allot a little extra time for that!

Visit the River Arts District

Known as "the heart of Asheville's creative spirit," the River Arts District is just a short drive from downtown. You'll find all sorts of incredible art galleries, street art, and murals in this area. It's located along the French Broad River, so make sure to check that out as well!

Go on a hike

Looking Glass Falls & Moore Cove Falls



A few of **my favorite spots within an hour of the city** include Catawba Falls, Looking Glass Falls, Moore Cove Falls, and DuPont State Forest. These are perfect options to squeeze into a weekend in Asheville, NC.

Craggy Gardens



This is a nice little hike right off the Blue Ridge Parkway. It's hard to choose, but I think my favorite time to go is early summer (seeing the Catawba rhododendrons that cover the trail in full bloom is amazing)!

There's a visitor center and lower overlook area as well as a short hiking trail a little further up the Blue Ridge Parkway that takes you to the upper overlook. They're both great spots but go early because it gets crowded, especially if you go on a weekend!

Black Balsam via Art Loeb Trail

This one is considered a must-hike on the Blue Ridge Parkway. You'll walk on balds for roughly three miles, which provides incredible panoramic views of the Appalachian Mountains.

Where to Stay in Asheville

There's no shortage of places to stay in this city! You shouldn't have any trouble finding a nice hotel downtown or something a bit more secluded up in the mountains for your weekend in Asheville, NC.

Glamping Dome (Airbnb)



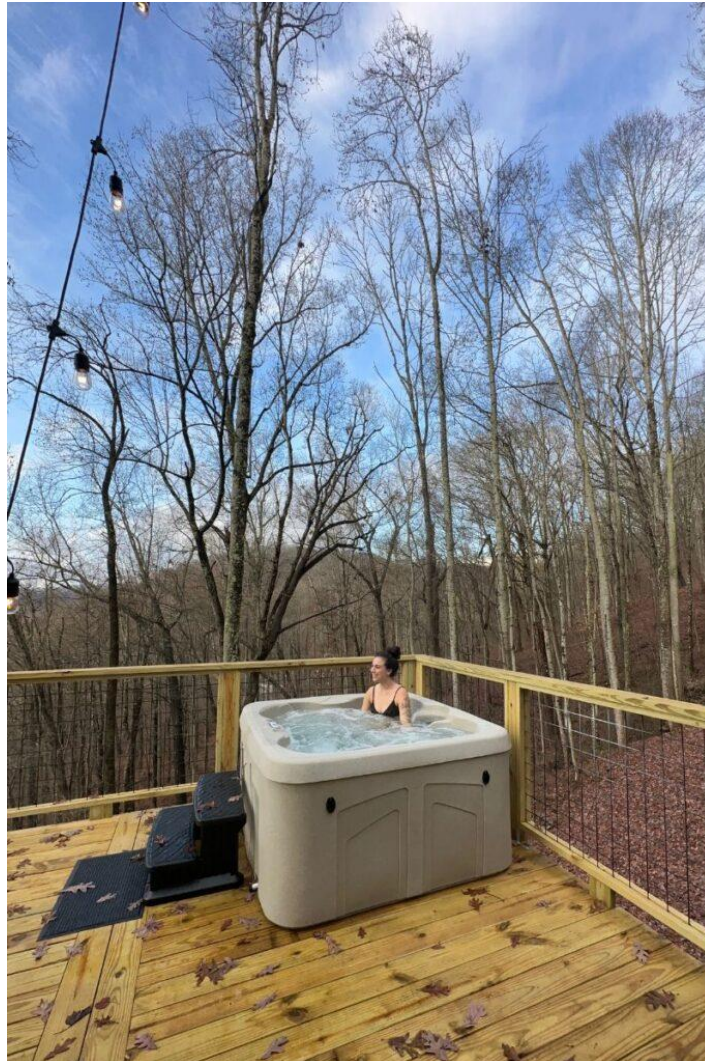


I LOVED staying at this dreamy [glamping dome](#) near Asheville. This would be the perfect destination for a **romantic getaway** or even a **work getaway** (we love high-speed Wi-Fi). The fact that it's **pet friendly** is an added bonus!

The dome is tall, so it feels huge inside! I couldn't get over how spacious it is — the hosts did an excellent job at maximizing utility in this space. The glamping dome contains a dining table, couch, kitchenette, full bathroom (with a double sink vanity), and the comfiest king-sized bed. The backside of the dome is see-through, which provides an excellent view of the mountains in the distance.

P.S. – Do yourself a favor and make sure to stick around for sunset one evening. Sipping a glass of wine while watching the sunset over the mountains from the hot tub was such a treat.

Treetop Tiny (Airbnb)



This incredible tiny house with views is located just 20 minutes outside of Asheville. It sleeps two guests, making it perfect for a solo getaway (what I did) or a romantic getaway.

The tiny house comes fully stocked with everything you need and is extremely cozy. It might be small, but it feels much bigger than it actually is because of the tall ceilings and natural light. The BEST part is the huge deck – complete with a seating area and hot tub.

The Foundry Hotel

The Foundry Hotel Asheville is conveniently located in downtown Asheville. I love the atmosphere of this hotel! The staff is extremely friendly and the hotel rooms are modern yet rustic.

Omni Grove Park Inn



The **Omni Grove Park Inn** is a little pricey, but once you see this place you'll understand why – so many things about it are just unreal. The spa... are you kidding me?!

You can still visit and enjoy the property even if you aren't staying at the hotel! Just park in the on-site parking garage (it's free for three hours). I suggest enjoying a beer or glass of wine on the expansive back patio and taking in the mountain views.

Where to Eat in Asheville

There are so many amazing food options in Asheville, but I'm sharing what I feel like are the best of the best in each category. I know I can't be the only one who gets overwhelmed when there are too many options, so I'm hoping this makes deciding just a little bit easier!

Breakfast

Biscuit Head

In the mood for a biscuit the size of your head? **Biscuit Head** is an absolute MUST if you're spending a weekend in Asheville, NC. People drive from all over the state to have breakfast here! If you go on a weekend, expect to wait in line. I promise it's worth it and the line usually moves fast!

Early Girl Eatery

If you want a hearty breakfast, check out **Early Girl Eatery**. The atmosphere is great and they serve dishes ranging from French toast to breakfast bowls. It gets busy on weekends, so go right when they open, or expect to wait in line!

Lunch

Rocky's Hot Chicken Shack



If you like Southern comfort food, go ahead and put **Rocky's Hot Chicken Shack** at the top of your list. I pair the chicken tenders with a side of fried okra and mac and cheese with a White Zombie by Catawba Brewing. I feel like the above photo speaks for itself... everything is delicious!

You order at the counter, take a number, seat yourself, and then they bring your food out to you. Even if they're busy (as they often are), the whole process moves pretty quickly! There are two locations in Asheville and another location in Greenville, SC.

White Duck Taco



White Duck Taco serves the **BEST TACOS** (in my opinion but just trust me). Order some chips & queso, a few tacos, and some margs! I always get the steak & cheese, Bangkok shrimp, and grilled fish tacos.

Dinner

Pack's Tavern

Located in downtown Asheville, **Pack's Tavern** serves delicious comfort food in a vibey atmosphere. The food and service are both 10/10. After reading the reviews, I had to try the brisket mac & cheese for myself and it did not disappoint!



For a romantic date night (or GNO), I recommend stopping by **The Monford** (a rooftop bar with amazing views) for a drink and then heading to Pack's Tavern for dinner.

Nine Mile

Caribbean cuisine in the mountains? One word: YES. **Nine Mile** was recommended to me, and I wasn't really sure what to expect. I was beyond surprised and impressed! Their dishes are so unique and flavorful. Plus, every entrée comes with their delicious Natty Bread and a salad!

Their menu can be a little overwhelming, but I like to go with the Nine Mile (not spicy) chicken with basmati rice. P.S. – Their spicy means **SPICY**, so take it easy if you're a wimp like me!

Red Ginger



Red Ginger is an Asian restaurant that serves dim sum – something you absolutely need to try if you've never had it. It's both great food and a fun experience because the menu is designed in a way that encourages you to try a variety of tasty dishes.

My **go-to order** here is Sautéed String Beans, Szechuan Wontons, and Shanghai Dumplings. They also have sushi, lo mein, fried rice, and a variety of other Asian dishes (including a number of **vegetarian options**)!

Coffee & Dessert

Trade and Lore



If you're looking for a coffee shop located right in the **heart of downtown**, [Trade and Lore](#) is the spot for you. It's on the same street as Early Girl Eatery and Asheville Emporium. You place your order at the window on the left side of the building, which is a little different and fun.

Summit Coffee Co.

Summit Coffee Co. is located in the River Arts District of Asheville, so it's not downtown but it's totally worth a visit. The 360-degree bar is stunning and it has a nice, earthy vibe.

Hole Doughnuts



The made-to-order doughnuts from **Hole Doughnuts** are a gift sent from above. The flavor options are limited, but they do the flavors they serve extraordinarily well. Both the cinnamon sugar and vanilla glazed doughnuts are AMAZING.

If you like flaky yet fluffy pastries, I promise you won't be disappointed by these doughnuts. Make sure to eat them while they're hot!

Custom Disability and Life Insurance Solutions for Physicians at Discounted Rates!



S. Scott Nelson-Archer,
CLU®, ChFC®



Amber D. Stitt,
ACP, ChFC®

M.D. Disability Quotes provides exclusive physician disability insurance contracts with "Own Occupation/Own Specialty" contractual definitions.

We are independent brokers offering an unbiased approach since 1993, assisting over 12,000 physicians along with our affiliates throughout the United States

*Complimentary consultations for
new policies or review of existing policies*
Book an Appointment Now



Office: 713-966-3932 • Fax: 713-966-3931
Info@MDDisabilityQuotes.com

**or visit us at www.MDDisabilityQuotes.com
for additional information and educational videos**

.Please Click Link to Receive a Complimentary Quote

<https://www.mddisabilityquotes.com/get-a-quote>

Gordon Ramsay: Chef Profile

Date of birth: November 8, 1966

Birthplace: Johnstone, Scotland

Partner: Cayetana Hutcheson

Kids: Megan, Holly, Jack, Matilda, and Oscar.

Restaurants: Restaurant Gordon Ramsay, Pétrus, Gordon Ramsay at Claridge's, Savoy Grill, Maze Grill Royal Hospital Road, Maze, Maze Grill Park Walk, The Narrow, Gordon Ramsay Plane Food, York and Albany, Bread Street Kitchen, Union Street Cafe, The Boxwood Cafe, La Noisette, London House, Heddon Street Kitchen, Street Pizza (Bread Street Kitchen), Street Pizza (York and

Albany), Lucky Cat, Gordon Ramsay Bar and Grill, Street Pizza (Southwark), Gordon Ramsay Street Burger, Gordon Ramsay Burger, Street Burger (Battersea), Street Pizza (Battersea), Street Burger (Kensington High Street), Bread Street Kitchen (Southwark), Street Burger (Covent Garden), Street Burger (Islington), Street Burger (The O2), Bread Street Cafe (Ealing), Bread Street Kitchen & Bar - The City, Street Burger (Reading) The River Restaurant.



2. Early Life

Chef Gordon Ramsay was born in Johnstone, Scotland, but moved to England at the age of 5. He was raised in Stratford-upon-Avon as the second eldest of four. His mom was a nurse and his father had various jobs throughout his childhood.

He moved around quite often as a young boy and describes his early life as not exactly a walk in the park. His original dream in life was to be a famous soccer player but that dream ended after he suffered a knee injury that ended his football career. By roughly 15 or 16, he left home and moved into his own apartment in Banbury, England.

3. Early Culinary Career

After earning his degree in hotel management, he describes his transition into cooking as a bit of a fluke. What wasn't a fluke was the talent he began to apprentice with. Young chef Ramsay worked with some of the top chefs in the world. He worked under Marco Pierre White at Harvey's and Albert Roux at Le Gavroche, and then under Joel Robuchon and Guy Savoy in France.

He attributes much of his later success to the recipes he learned in France. But following a stressful strew of French restaurants he decided he wanted a bit of a break from the culinary fast-paced environment. Still an absolutely stellar chef, with fascinating recipes up his sleeve he went to work for a year as a private chef on a yacht.

Yacht life allowed Gordon Ramsay to travel all over the world to places like Italy and Bermuda. From each of these places, he took culinary inspirations adding more and more recipes to his arsenal. He learned to cook

authentic Italian food, experimenting with world flavors. When he came back to the restaurant world it was as head chef of Aubergine. There he earned two Michelin stars, before quitting to open his own venture.

4. Restaurant Ownership

The first of many Gordon Ramsay restaurants opened in 1998 and was creatively named Restaurant Gordon Ramsay. It went on to earn three Michelin stars, securing Ramsay's position as the very first man from Scotland to have done so.

After that first restaurant, he went on to open dining destinations all around the world, from England to Dubai, to Tokyo and New York. Gordon Ramsay steak and a raw bar are just some highlights of the wide variety of food served at his various ventures. He has fancy restaurants in high-end hotels, multiple restaurants on the Las Vegas strip (like the Gordon Ramsay pub), and even brings a gourmet meal option to your potential layover at the London airport. His newest restaurant will open in the Mandarin Oriental in Boston.

5. Television Shows

Perhaps even more famous than his food, Gordon Ramsay is known for his television show personality. He first hit the scene in Britain as a judge on BBC's *Master Chef* way back in the 90s. Soon after, he came the star of a miniseries called *Boiling Point*, a documentary about his early career and first restaurant. It was such a hit that it led to another miniseries documentary called *Beyond Boiling Point*.

After that, reality television was making a big mark on the scene and he became the host of *Ramsay's Kitchen Nightmares* and *Hell's Kitchen* in 2004. That allowed him to move into the US television scene, as the following year the American version of *Hell's Kitchen* debuted on FOX. Meanwhile, chef Ramsay was busy launching *The F Word* in the United Kingdom that same year.

He was such a strong television personality that producers kept throwing shows his way. He became the head of the group of judges on *MasterChef* and later filming *MasterChef Junior* and mentoring future food stars. In 2012 he appeared in two seasons of *Hotel Hell*. Nowadays, he has Studio Ramsay, his very own multi-media production enterprise.

6. Recent Controversies

While people love to watch the celebrity chef throw together spices and whip up magic in the kitchen, they also love it when he yells at his kitchen staff, demanding perfection. That's also why they like it when he gets humbled and is involved in a bit of controversy.

Most recently, as of July of this year, while filming an episode of his new series, *Gordon Ramsay's Future Food Stars*, there was a bit of controversy regarding a couple's wedding. Apparently, there was a small wedding on Lusty Glaze Beach while Ramsay and his crew were filming. The couple's special day was absolutely ruined by the disturbance of a film crew distracting the wedding party on what was supposed to be a private beach. To make up for ruining the wedding day, Ramsay paid for the entire affair! Hopefully, that'll teach him not to shoot a new season of a show during wedding season!

There was also a bit of criticism he received for his recent take on a traditional Puerto Rican dish while filming for his YouTube series *Scrambled: On the Road*. In the video, chef Ramsay makes Puerto Rican pegao, a crispy rice dish that according to most Puerto Rican chefs he completely butchered. While he tried to draw culinary inspiration from Puerto Rican classics, it's best perhaps that he sticks to a stellar steak instead.

7. Charity Work

The Ramsay family started up a foundation, called the Gordon and Tana Ramsay Foundation in 2014. The foundation currently works with a Children's hospital (Great Ormond Street Hospital) raising money for the hospital and its patients. Aside from his foundation, he has supported a number of charitable organizations throughout the seasons, from Elton John's AIDS Foundation to UNICEF and Women's Aid.

8. Personality

Gordon Ramsay is known for throwing around the F-bomb quite casually. While his television appearances have depicted him as incredibly explosive at times, the reality is that Ramsay is a little sweetheart. He loves his family and working with children. Case in point, Gordon Ramsay's daughter has been inspired by her dad and also loves to cook.

He's also an incredibly successful chef in a pretty cutthroat industry, meaning he must have some sort of pizzazz that allowed him to succeed for this long. He's described as charismatic and hardworking. And clearly, given his net worth, a very brilliant businessman, and entrepreneur.

9. Follow Him on Social Media

In the above video Gordon is actually critiquing Dalstrong's very own [Chuck's Flavor Train](#).

Gordon Ramsay is the kind of chef and entrepreneur who has his a million projects going all at once. Keep up with his hilarious videos, delicious recipes, and more by following him on [Instagram](#), [Twitter](#), [Youtube](#), and my personal favorite, [Tik Tok](#).

10. Fun Facts About Gordon Ramsay

Gordon Ramsay is a pretty public figure, but even still I've got a few fun facts up my sleeve. I bet you didn't know everything about Chef Ramsay, but now you will!

He was once a professional soccer player for the football club the Glasgow Rangers!

Gordon Ramsay's last meal on earth would either be beef wellington or a full English breakfast.

As a pretty famous celebrity chef, he also has famous friends, like the very stylish and attractive Beckham family.

Ramsay is a Scorpio.

The first time he cut himself cooking in over a decade happened on an *Ellen DeGeneres Show* appearance! In his [Tik Tok posts](#), Ramsay reacts to videos of other people cooking.

Gordon Ramsay has a video game out! It's called Chef Blast.

While he is a fan of most food, he absolutely hates pineapple pizza.

Ramsay's feet are so big that he has to get his shoes custom-made!

He absolutely loves In-n-Out Burger and always orders animal style.

11. Frequently Asked Questions About Chef Gordon Ramsay

Is Gordon Ramsay a 5-star chef?

Absolutely. His restaurants have held over 17 Michelin stars throughout his career, but currently, he has 7 Michelin stars to his name. In other words, he is a 5-star chef.

Is Gordon Ramsay still married?

Yes! Cayetana Hutcheson and Ramsay have been married for 25 years. They've had five children together and are still thriving.

Where is Gordon Ramsay from?

While he was born in Scotland he was actually raised most of his life in England. Nowadays he spends most of his time between Los Angeles and England.

Why is Gordon Ramsay famous?

He is famous for his many successful restaurant ventures and recipes, but also because he's been on so many famous cooking shows! From Hell's Kitchen to Top chef, he's one of the highest-earning culinary giants in the world.

What is Gordon Ramsay's net worth?

This man is a restaurant machine, with over 30 restaurants and counting. Add that to his television shows, media appearances, and other income it's safe to say the Ramsays are pretty set for life. In 2019 it was estimated that he was worth about \$63 million and since then he's opened yet another restaurant, so we can only imagine he's worth even more.

HIPAA LOVES OUR NETWORK SECURITY. YOU WILL TOO.

To be HIPAA compliant, your IT network must be compliant. Security has to be proactive and up-to-the-minute to keep cyber criminals away from your patient data— which is worth far more than credit card info.

We know HIPAA.

We know their rules. And we're cyber security experts. We proactively keep your systems up and running with 24/7 IT support and your network secure against all types of threats.

Learn more at

 mpoweredit.com |  678-389-6200



Doctors' 1st Choice, 100% Medical Answering Service

Since 1989



Call Overflow
For Offices
And Hospitals



After-Hours
Secure
Messaging



24/7 Live
Receptionist

At Physicians First Messages our mission isn't just about answering calls; it's about providing comfort, care, and support to those in need. Every call we take is a chance to make a positive impact on someone's health journey.

Our customer service is what separates us from the rest.



Jim Sweeney

866 737-1132 | sales@pfminy.com

www.PhysiciansFirstMessages.com

Let's remember the importance of empathy, professionalism, and teamwork in healthcare. Your dedication matters, and together, we can help patients find the answers and support they seek. Stay motivated, stay compassionate, and let's continue to be a beacon of assistance for those who rely on us.

**Call today to get started
with your free month!**