

Practice Management

From ZoomCare to ZOOM+: What Can Urgent Care Learn?

Urgent message: ZoomCare, which operates 28 walk-in clinics in the Pacific Northwest, has long been a technological innovator, launching web registration, scheduling, and telemedicine in its markets. In the past year, ZoomCare has evolved further to create ZOOM+, integrating urgent care with insurance, primary care, wellness, specialists, and ancillary services. As ZOOM+ redefines the future of urgent care around the needs of its community, there is much that other urgent care operators can learn in attaining revenue growth from a maturing business model.

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Introduction

The rise of urgent care has put health-care delivery on notice: There is a new, disruptive model, born of consumer frustration and standing as a viable alternative for minor medical episodes. The outdated access paradigm of long primary health-care provider (PCP) appointment waits and lengthy, expensive emergency department (ED) visits was under siege, and would give ground to urgent care, which promised reduced wait times, extended hours, lower prices, and a retail-like customer-service orientation. Since early in the first decade of the 21st century, the urgent care model gained momentum, spread like wildfire, and became the darling of physician entrepreneurs, hospital systems, venture capitalists, and private equity firms looking to cash in on the next big thing in health care.

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But within the still-novel urgent care space, further innovation was occurring. ZoomCare, an urgent care

operator in the area of Portland, Oregon, was hard at work reinventing the incumbent model via its comprehensive integration of mobile technology throughout its patient-service model. Touting itself as the world's first neighborhood clinic and smartphone-based health-care delivery system, ZoomCare successfully leveraged its mobile online scheduling feature—an industry first—to take the burgeoning concept of on-demand health care to unprecedented levels of brand differentiation and consumer loyalty in the Pacific Northwest.

ZoomCare to ZOOM+

Yet in spite of the surging popularity of the various urgent care models, traditional primary-care proponents held firm to their long-standing admonition: The urgent care model—in exchange for neighborhood convenience, extended hours, and faster service—served to fragment care, hinder preventive medicine, and undermine the concept of a medical home. To deal with that criticism, ZoomCare came up with a resounding answer: ZOOM+.

The original ZoomCare, based in Hillsboro, Oregon, and founded in 2006 by David Sanders, MD, and Albert DiPiero, MD, had already introduced several on-demand health-care innovations, including the following:

- **A full-featured, easily navigable, mobile-ready website:** Showing clinic locations, service offerings, a health-care provider roster, and company press releases
- **Online clinician profiles:** Including a full head-and-shoulders photo, educational credentials, and medical specialty
- **Mobile online scheduler:** Allowing patients to select, from available time slots, the provider they trust, the provider recommended by friends and family, or a provider of the same sex
- **Late-night operating hours:** In some locations as late as midnight, a boon for midday workers and students who cannot miss work or school
- **In-clinic medication dispensing:** Helping to provide faster relief for patients, improved compliance with care instructions, and fewer prescription errors
- **Telemedicine:** Online-based voice consultations and evaluations within the State of Oregon
- **In-house medical specialists:** Reducing the need for outside referrals and helping to facilitate longitudinal care relationships

These and other offerings such as naturopathy and mental health services positioned ZoomCare as an

urgent care operator who truly understood the power of innovation, as evidenced by its leveraging of web and mobile technology in ways that the on-demand health-care space had not really seen. The result was a thriving company that garnered rave reviews and popular acceptance in the Portland area.

Then in May 2015, ZoomCare, largely through an infusion of private equity cash, rebranded and relaunched as ZOOM+. Whereas ZoomCare merely built upon the already popular urgent care model, ZOOM+ has positioned itself as a comprehensive health system, complete with its own insurance, based on the idea of maximizing health and performance rather than merely treating sickness or even pursuing wellness. The company's new motto of "Twice. ½. Ten" means "Twice the health at half the cost and ten times the delight." The motto represents the de facto mission statement of ZOOM+ founders Sanders and DiPiero, who set out with the idea to deliver care that is affordable, accessible, and delightful through structural and cultural innovation. In sum, ZOOM+ is proving that the urgent care model can indeed be the complete, on-demand medical home that PCP proponents have declared impractical.

ZOOM+Notables

Rather than branching out and extending its primary-care footprint geographically, ZOOM+ opted to go vertical and built atop its preexisting neighborhood clinic platform by investing in infrastructure, technology, and people. The result is a complete health-care system designed to be used every day to achieve maximum human performance. The ZOOM+ model is highlighted by several innovative features, including the following.

Performance Health Insurance System

The Performance Health Insurance System is the linchpin of ZOOM+ model, because it is designed to enhance human performance rather than merely treat sickness. The ZOOM+ founders encountered inherent friction when attempting to deliver complete care through the status quo insurance model, so they developed a new insurance carrier. Built from the ground up, ZOOM+ insurance functions like traditional insurance but adds performance-enhancing services that other plans simply are not designed to offer.

Packaged as ZOOM+Plans, this insurance provides total health-care coverage with unlimited primary, urgent, and specialist services via the following payment tiers:

- **ZOOM+Zero:** A zero-deductible plan

- **ZOOM+100:** People fully pay for their own care until they reach their maximum deductible, and then ZOOM+ pays
- **ZOOM+Gov:** Federally mandated, this option includes gold, silver, and bronze plans. Note that ZOOM+ accepts other private insurance plans but does not take Medicaid or Medicare.
- **ZOOM+Mobile:** Health care that is 100% accessible by smartphone. ZOOM+ members can schedule appointments, access and manage their health records, and book coaching sessions online. After creating an account on the ZOOM+ website, members gain access to a menu portal that allows to them view records, submit questions, see test results, and even speak face-to-face with a provider through their mobile device.
- **Twenty-eight neighborhood clinics:** ZOOM+ is composed of 28 neighborhood clinics located in the Pacific Northwest. With 23 clinics in Portland, Oregon, and 5 in Seattle, Washington, ZOOM+ segments its primary, urgent, and specialist care services into individual ZOOM+ studios to form a small-footprint neighborhood health campus.
- **Culture fit:** ZOOM+ understands that for such a radical health-care model to flourish, it must approach its hiring process with great care in regard to culture fit. Hence, Drs. Sanders and DiPiero place a premium on candidates who are flexible, are adaptable, and can thrive in a dynamic environment. ZOOM+ even goes so far as to eschew the traditional job interview and instead have applicants shadow their potential coworkers throughout a typical workday, and even role-play actual on-the-job scenarios. This process is deliberate and fluid, designed to weed out applicants who are not a great fit with the ZOOM+ brand and ethos.
- **What, When, Where:** ZOOM+ has simplified its scheduling system by replacing its “Schedule a Provider” feature with an intuitive “What, When, Where” web module. On the ZOOM+ home page, a patient can select the service they want (What), the time they want it (When), and the location they want to receive it (Where), using a simple dropdown menu accessible through a smartphone or mobile device. On the basis of their input, the system then displays the best matches. Note that for urgent care visits, ZOOM+ guarantees a visit with a physician assistant (PA) or nurse-practitioner (NP) within 15 minutes, and a visit with an ED physician within 30 minutes.
- **ZOOM+Guru:** Performance Health Insurance members get access to their very own ZOOM+Guru, or personal health assistant. Through these gurus, members can request help and advice in areas such as scheduling care, benefits disbursement, and coordination of follow-up care.
- **Flat and transparent pricing:** There are no price surprises in the ZOOM+ pricing model; every service and procedure has a clearly listed price. Deductibles depend on individual insurance plans for nonmembers.

ZOOM+Places

ZOOM+Places is the umbrella under which ZOOM+ provides its specialist, urgent, and primary care with the help of its partners, including Oregon Science & Health University (OSHU). For members of Performance Health Insurance, most services are free of charge. ZOOM+Places employs a team of physicians, doctors of naturopathic medicine (NDs), PAs, and NPs to deliver care through its ZOOM+Advanced, ZOOM+Care, and ZOOM+Primary platforms, which are detailed as follows:

ZOOM+Advanced

The ZOOM+Advanced platform provides on-demand access to medical specialists through Zoom+ partnerships with OSHU and Portland-area hospital systems.

- **ZOOM+Specialists:** Offering 100-plus same-day, no-wait appointments with board-certified specialists in areas such as
 - Cardiology
 - Dermatology
 - Endocrinology
 - Audiology
 - Ear, nose, and throat
 - Gastroenterology
 - Neurosurgery
 - Pulmonary
 - Podiatry
 - Allergy and asthma
 - Neonatology
 - Nephrology and dialysis
 - Oncology and hematology
 - Ophthalmology and optometry
 - Pain management
 - Rheumatology
 - Speech therapy and occupational therapy
 - Urology

With ZOOM+Specialists, there is no need for a refer-

ral, and procedures and evaluations can be scheduled via smartphone or mobile device. The approach is designed to move away from one-on-one specialist care to a more collaborative, team-based approach to care and wellness.

- **ZOOM+Surgery:** Coming soon, on-demand surgery scheduled from a phone or mobile device
- **ZOOM+Hospital:** Also coming soon, expedited and preferred access to OSHU and Portland-area hospital systems

ZOOM+Urgent Care

The ZOOM+Urgent Care platform allows for more than 500 on-demand, no-wait visits each day for injuries, illnesses, and wellness. The platform is broken down as follows:

- **ZOOM+Care:** This is the standard urgent care solution, handled primarily by PAs and NPs, and it features on-site prescription medication 365 days a year. It provides basic urgent care for on-demand injury and illness treatments. It also includes immunizations, vaccinations, laboratory tests, and physical therapy at each clinic.
- **ZOOM+Super:** This program was created to bridge the gap between urgent care and EDs. ZOOM+Super treats 80% of patients who would ordinarily end up going to an ED, but it does so in a fraction of the time and a tenth of the cost. This dramatic reduction in the use of expensive and unnecessary ED resources helps drive down health-care costs. Conditions like fractures, serious infections, kidney stones, and intense headaches can be treated during a ZOOM+Super visit. The entire visit, lasting about 60 minutes, includes x-rays, computed tomography, and ultrasound, as well as a comfortable Super room complete with television, a Wi-Fi connection, and space for accompanying family and friends.
- **ZOOM+Video:** The ZOOM+ telemedicine solution, ZOOM+Video, enables unlimited, worldwide on-demand video visits for minor illness and injury. With the proliferation of mobile devices with high-definition video capabilities, ZOOM+Video is a fast, no-hassle option for minor issues such as rashes, ringworm, pinkeye, and cold sores. Additionally, for nonmembers, the \$35 video visit fee is deducted from the final bill if the clinician must refer the patient to a ZOOM+ clinic for in-person treatment. ZOOM+Video is free for members, and most separate insurance plans cover video visits because of

the passage of Oregon state law SB144, which requires all video medical visits to be reimbursed by insurance companies.

ZOOM+Primary

ZOOM+Primary is the all-inclusive platform for ZOOM+ primary-care services. Its stated mission is to use “food, movement, and medicine” to both attain maximum performance and eliminate most lifestyle diseases such as heart disease and diabetes. ZOOM+Primary is based on three components: cloud-based medical care, ZOOM+Health classes, and health coaching. The platform is divided into five categories of service, with each housed in its own separate studio.

- **ZOOM+Brain:** This program consists of not only mental health services but also brain-performance training to enhance cognitive function and mental focus. Mental health services include treatments for obsessive-compulsive disorder, anxiety, attention-deficit hyperactivity disorder, insomnia, and depression.
- **ZOOM+Performance:** This service is focused on athletic performance, creative energy, and mental acuity. On-site naturopaths take assessments of a patient’s baseline cellular, brain, and athletic benchmarks, then devise commensurate food, movement, and relationships plans to help reach their potential. When a member is beginning a ZOOM+ Performance program, there is first a comprehensive baseline performance assessment, and then subsequent performance sessions based on individual need. The initial assessment and follow-up sessions are free for Performance Health Insurance members, whereas nonmembers are afforded transparent pricing and the option for their insurance plan to cover the fees.
- **ZOOM+Prime:** This service was designed to be a radical departure from the status quo of prescribing drugs and providing reactive care for chronic illness, rather than proactive care as prevention. ZOOM+Prime instead teaches that the modern Western lifestyle and diet is responsible for a majority of chronic illness, and espouses exercise combined with a plant-based diet to prevent and reverse disease. To that end, ZOOM+ even offers a program called Prime 90 designed to help members “get off [their] meds in 90 days” through a combination of plant-based eating, movement, lifestyle coaching, and digital education through video and email support.

- **ZOOM+Smile:** Described as an “Apple Genius Bar for your teeth,” ZOOM+Smile aims to make the traditional dentist appointment as leisurely an affair as a trip to the coffee shop. ZOOM+Smile features Healthy Clean White 57—an on-demand dental-care package that includes an examination, cleaning, and whitening, all in 57 minutes or less, scheduled from a smartphone. If the dentists encounter a problem, they can refer patients to the ZOOM+Smile team for a follow-up visit. Every ZOOM+ member receives one free annual Healthy Clean White 57 service.
- **ZOOM+Kids:** The ZOOM+ pediatric care system is ZOOM+Kids, touted as a program that artfully merges “Montessori and modern pediatrics.” The program delivers complete pediatric care, designed to help parents raise healthy, happy kids. Features include a 24/7 parent hotline, personalized parent coaching, and a movement studio and demonstration kitchen where kids and parents can take healthy lifestyle classes together. ZOOM+Kids currently sees more than 2000 kids a month.

ZOOM+Meds, ZOOM+Labs, and ZOOM+Imaging

Supplementing the ZOOM+Places platforms and supporting members toward achieving their health and fitness goals are the following teams programs:

- **ZOOM+Labs:** Providing on-demand laboratory tests, although the timetable for results varies depending on the specific type of test.
- **ZOOM+Meds:** ZOOM+ clinics dispense medications at each of their 28 locations, with home delivery available for members.
- **ZOOM+Imaging:** On-demand x-rays, computed tomography scans, and ultrasound scans. Results are delivered immediately.

Disrupting and Advancing the Urgent Care Model

Although the urgent care industry has made huge strides toward helping to usher in a better, improved-access paradigm, as a whole it has barely scratched the surface of what is possible. An urgent care operator such as the former ZoomCare, for instance, was already pushing the proverbial envelope with its widespread integration of mobile-friendly technology throughout its platform. With ZOOM+, however, it took the concept of disruption to a new level in the unveiling of the first complete on-demand neighborhood health system in the United States. Offering such a comprehensive plat-

form of services and features, coupled with personal health gurus, collaborative care teams, and performance coaches at the ready, ZOOM+ undoubtedly can be considered a de facto medical home. Hence, by an innovator like ZOOM+, the old PCP admonition about the allure of urgent care serving to undermine complete care was effectively rendered moot.

Admittedly, the ZOOM+ model has the massive advantage of investor capital and its own health insurance, two things many independent urgent care centers do not have access to. The lesson from ZOOM+, however, may be more than just plugging in investor capital to overcome obstacles. Rather, it seems to be more about reimagining what is possible and devising radical new solutions for old problems. Furthermore, adopting that sort of disruptive, pioneering ethos almost always goes back to culture. ZOOM+ notably seeks out business trendsetters and innovators to fill its nonclinical executive roles. With Drs. Sanders and DiPiero at the forefront, ZOOM+ and its disruptive care team is attempting show what a health-care system can be when it sets out to transform basic urgent care to an inviting human performance campus—all while capturing the high-tech, welcoming vibe of an Apple Genius Bar or neighborhood Starbucks.

Conclusion

What is the takeaway for urgent care operators everywhere? Even when faced with the burden of the status quo insurance model and limited financial capital, you can still seek ways to push the envelope and reimagine what is possible with your service model.

As technology prices fall, are you exploring ways to implement telemedicine into your practice model, for example? Does your clinic offer education for patients on how food and movement can be medicine, thereby lessening patients’ reliance on your prescription pads? Can you find a way to implement mobile-friendly health records and self-scheduling through your website? Is it possible for a urgent care owner-operator association to form its own insurance in the pursuit of human potential, rather than merely curing illness? The possibilities are numerous; the challenge seems to be taking a hard look at your own status quo and figuring out novel and innovative ways to solve problems.

Remember, the urgent care model itself was once considered a novelty. Today, with close to 10,000 clinics nationwide, the industry is still ripe with new possibilities for those willing to imagine. ■