



Two physicians
look out for
the uninsured

BY AMY WHITE

A different kind of doctor

Dr. R.J. Heck works with patient Delouries Bertolotti in her home as part of the practice's old-style boutique care. Benefactor patients pay annual fees that help support services for other, uninsured patients.

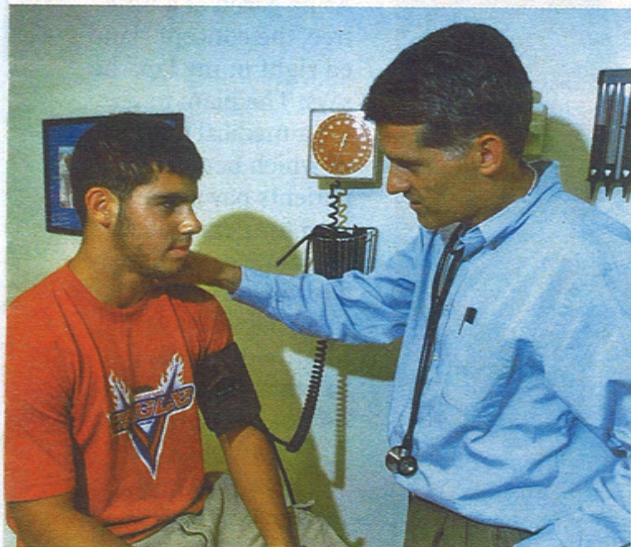
The idea came to Robert Forester, a doctor, three years ago during a moment of deep prayer while he was on vacation in Tahoe City, California. As he gazed at a pine tree, the concept "landed right in my lap," he says. The plan: to create a medical practice in which benefactor patients pay a yearly sum for personalized boutique care, thereby allowing doctors the financial wherewithal to provide medical care to other patients who do not have insurance.

A Catholic since 1993 and a doctor in private practice for 14 years, Forester, 44, felt the idea was a sign of the Holy Spirit working in his life. Excited, he described the idea to other doctors. But no one grasped the concept until he mentioned it to R.J. Heck, a doctor with another medical group in Modesto, California.

Heck, though only

in his 30s, had suffered a stroke in early 2002. He was unconscious for 20 minutes, but through the quick action of his wife, who performed cardiopulmonary resuscitation, and doctors, he survived. "So many things came

Heck had decided to go forward with their plan to give up their lucrative practices and start what is now St. Luke's Family Practice — named for the biblical Apostle St. Luke, "the beloved physician" (Colossians 4:14) and patron saint of physicians.



Dr. Robert Forester talks with patient Matt Marchetti during an office visit. Marchetti and his family are benefactor patients of the St. Luke's Family Practice.

together in the perfect way to return me to a healthy, unaffected state that I consider it a miracle and that God was definitely with me that morning," said Heck, 39. "Afterwards, I felt as though I needed to give something back, to do something a little different."

By late 2002, Forester and

in the country that is doing all three together," Heck said.

Doing this means a pay cut of about a third for the doctors, who also must reduce their caseload from about 2,600 patients each to between 600 and 900 patients each. Forester is the father of four children; Heck

It is a unique medical practice, combining three models of health care: high-tech/high-touch, in which a doctor computerizes the practice, has fewer staff members, and spends more time with patients; boutique care, in which people prepay for their family practice care for a year; and a foundation that provides free care to the uninsured.

"We haven't been able to find anybody

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has two. Their wives threw their full support behind the plan.

"There are lots of parts of living your faith and getting it out of the parish parking lot," Forester said. "This gives us a tremendous opportunity to do that."

"The beauty of St. Luke's is we are able to get out of the more commercial aspects of medicine," Forester continued. "We've established a nonprofit organization and we are employees of that organization. We get to spend our entire day practicing medicine, and we get to do that in concert with our faith."

The doctors work out of a small office on Florida Avenue in Modesto, California, with just enough room for waiting areas, reception, and two exam rooms, which also serve as their offices.

"It is kind of the old-fashioned medicine, and that is what enticed me to do it," said Jamie Huber, 40, of Modesto, who joined as a benefactor patient with her husband and two children. "I get extremely personalized health care I haven't found anywhere else, and it also benefits those who don't have insurance."

"We think it harkens back to the 1950s era when there was a

How it works

The practice provides primary health care to people without insurance who do not qualify for government programs and to benefactors who make tax-deductible donations to support the work. All receive medical services at no charge. There is no insurance billing.

Benefactors pay annual fees of \$900 to \$1,500 for adults; \$2,300 for couples; and \$500 for children, young adults, and students for 24-hour access to the doctors. They receive home visits if necessary; can make appointments on short notice and online; may e-mail the doctors; and may have access to the doctors' personal phone numbers. The yearly fee covers all office visits. Benefactor patients need insurance for services outside the office, such as prescriptions or lab tests.

To be an uninsured patient, people must be screened for eligibility for Medi-Cal, the county's Medically Indigent Adult program, or for other government benefits. If they qualify for no other benefits, they can become an ongoing patient. For more information, call 209-549-1057 or visit www.stlukesfp.org.

general practitioner who knew your family very well, didn't have many patients, and would come to your house if you needed them to," Heck said. "That's the kind of doctor we would like to be for these benefactors."

The doctors' services include preventive health care, gynecology, stitching cuts, and treating ailments ranging from the common cold to skin lesions to orthopedic injuries. For the uninsured patients, doctors may see urgent illnesses or symptoms that people may have put off having treated because of the prohibitive cost.

"They seek care later," Heck said. "What we are hoping to do is make a dent in that, so people can get care a little earlier and to relieve some of the burdens on emergency rooms. The stats we have indicate that 25 percent of Californians under age 65 go without insurance each year. It's a huge need." Most of these patients are working people who are not offered or cannot afford health insurance, he said.

Heck and Forester hope to enlist a range of specialists to provide additional services at a reduced cost, as well as give away some medications at the office. A few specialists in orthopedics, cardiology, and gen-



With his red medical bag in hand, Dr. R.J. Heck of St. Luke's Family Practice in Modesto pays a house call to a patient with diabetes.

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eral surgery already have stepped forward to participate, Heck said.

The doctors already provide care for uninsured clients and their children at Children's Crisis Center and Redwood Family Center, a residential facility for women recovering from drug and alcohol addiction.

Tom Ciccarelli, director of Inter-Faith Ministries, which runs Redwood Family Center, said the access to medical care for the uninsured is invaluable. "The only option we'd have if they did not have coverage would be to take them to Doctors Medical

Center of Modesto and wait in the emergency room for five or six hours," Ciccarelli said. "I really see this as a team effort in the sense that (the doctors) are going to provide that piece of the puzzle that has been missing."

Ciccarelli, who left a business career to lead Inter-Faith Ministries, says it is one thing to "talk the talk and another thing to walk the walk" when it comes to charity. "This shows me clearly those are men who are willing to walk like they are talking," he said.

Carl Wesenberg, 45, of

Modesto, a previous patient of Forester, joined as a benefactor patient with his wife and three children. "My wife and I are not Catholic, but I certainly don't mind (their faith) being the basis of what they are doing," said Wesenberg, who recently sought treatment for a herniated disc and stitches for his 6-year-old son. "The biggest part was seeing him being able to serve the people he wanted to serve."

Sharon Briar, 47, a patient who is Catholic, is comforted by the doctors'

openness about their faith. "He doesn't proselytize to people, and yet there is this feeling that it is OK to talk about it," said Briar, whose daughter was treated by Forester after a recent car accident. "It's cool to walk into the office and see the cross, or the picture of Mother Teresa, and know it is something you can talk about with them, because oftentimes (religion) does play a part in the healing process."

Other people are drawn to the practice because of the office's high-tech records system or boutique care, frustration over insurance, or a desire to support Catholic teachings, help the uninsured, or to donate to the community, Forester says. The doctors have been inspired by the support they've received and "the fact that each time we have hit a big roadblock, somebody has stepped into our lives to make that roadblock go away," Heck said.

For instance, thousands of dollars in medical equipment — exam tables, microscopes, blood-pressure machines, and more — were donated by Mike Keckler of Keckler Medical Co. in Oakdale, California. Rotary and other service clubs have provided assistance.

Ciccarelli is pleased to see people stepping forward to fulfill their faith. "So many people hear the call, but they don't answer," he said. "I think it really is incumbent on all of us if the Lord is calling us to do his work, we have to say yes. These are two men who said yes to their call."

The doctors sum up their philosophy and their response to this call in the passage from 1 Peter 4:10: "As each one has received a gift, use it to serve one another as good stewards of God's varied grace." **CD**

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