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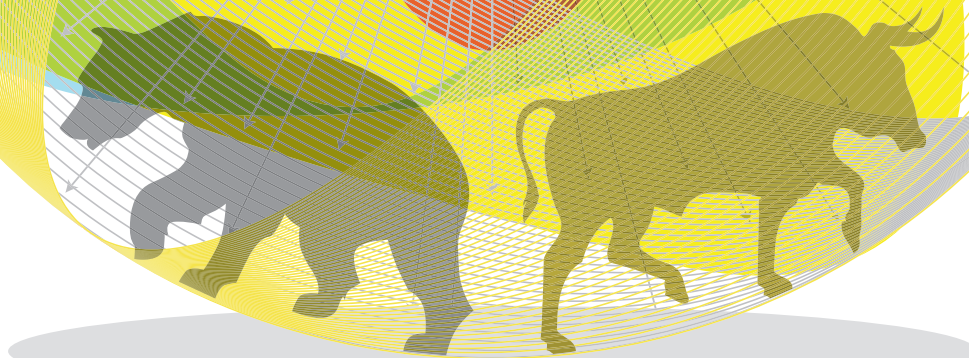
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32

VOLUME 23 | EDITION 05



Waldron Wealth Management

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“What’s the best way to navigate the increasing complexity of our healthcare system?”

By John Waldron

The health-insurance landscape has changed drastically. There has been a huge influx of newly insured people, and the population of older people in need of more healthcare is growing exponentially. In short, there are not enough doctors, which may cause challenges in terms of finding primary-care providers and cause long waits for appointments.

While your family can likely access a robust health-insurance plan, it’s important to recognize that *health insurance is only one small part of the healthcare puzzle*. As our healthcare system grows increasingly complex, there are a number of challenges you may face.

Challenge #1: access to physicians: Recent estimates project a growing shortage of physicians as the population ages and millions of the newly insured enter the healthcare system. At the same time, more physicians are opting out of Medicare and other forms of insurance, moving from a private practice to a salaried model and preparing for retirement. This impacts your access to primary care physicians for your day-to-day health needs and preventive care, as well as access to specialists when complex needs arise. While concierge physicians may help to ensure your access to primary care, you may still have difficulty getting an appointment with top experts in specialties like cardiology,

orthopedics and oncology. And specialist referrals are typically influenced by geography and the medical centers your doctor is associated with.

Challenge #2: risk of misdiagnosis and overdiagnosis: The growth in medical specialties, technology and treatment options also makes it difficult to digest the broad spectrum of providers and appropriate treatment options. This can impact your ability to make decisions that protect your family’s best interests. According to PinnacleCare, a leading health advisory firm, research has shown that anywhere from 20 to 30 percent of cases are misdiagnosed, resulting in unnecessary testing or inappropriate surgery and treatment.

Challenge #3: continuity of care when travelling: If you become ill or injured while travelling for business or vacation, you could face serious health and financial risks. PinnacleCare also reports that evacuation to a facility providing high-quality medical care can cost more than \$40,000 within the U.S. and \$100,000 in foreign locations. Additionally, physicians treating you may lack access to your current medical records, which is essential in a medical emergency or crisis.

Health advisors: an approach to managing your health-associated risk:

How do you navigate these challenges and ensure that your family is adequately protected? One approach is to work with a private health-advisory firm to manage health-associated risk the way you work with a private wealth advisor to manage your financial risk. Personal health advisory firms address a broad spectrum of health needs, from helping members navigate the healthcare system to managing complex and serious diagnoses.

Health advisory services can bring a more personalized approach to help you tailor a plan of action to promote health and longevity. Services may include the collection, organization and review of medical records; objective data on physicians and treatment options; access to expert medical opinions and appointments with specialists; 24/7 travel support for international medical referrals and resources; and support to care for aging parents.

How you deal with the complexities of the financial system may come down to whether you are a passive investor or prefer an active role. The same is true of healthcare. Your most valuable assets are your wealth and your health. Consider addressing them both with a team of experts to ensure you get the best advice and personalized support. ☛

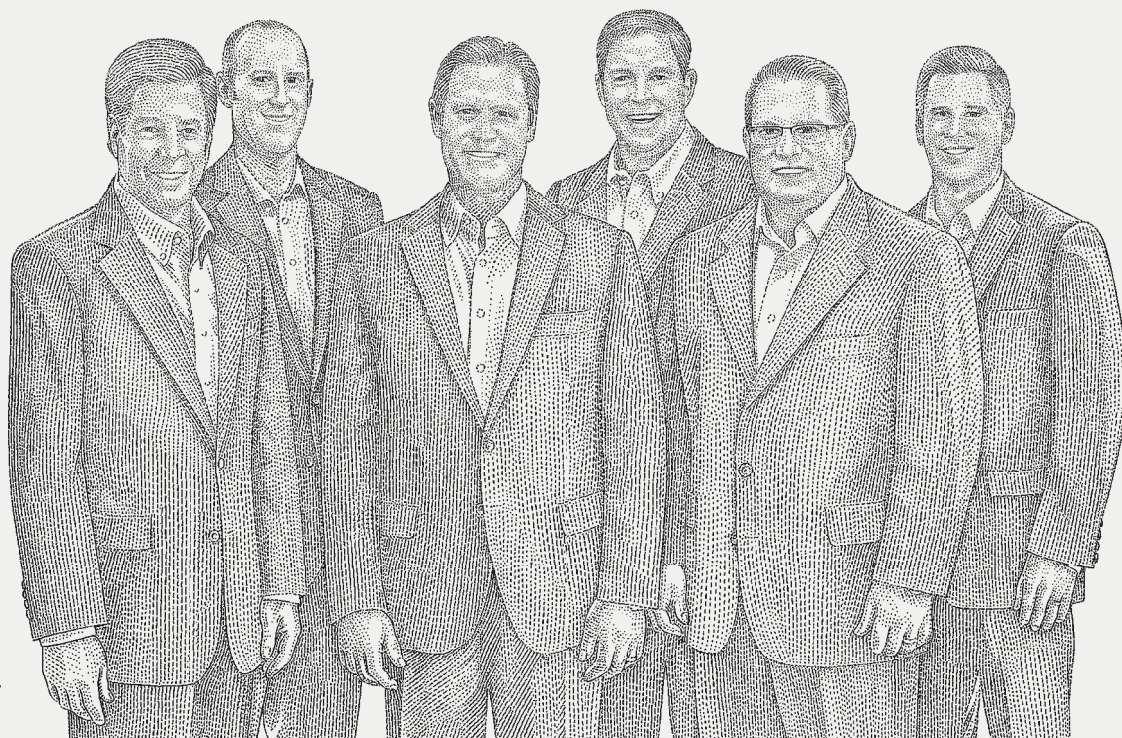
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“Growing physician shortages may cause challenges in finding primary-care and specialty providers and result in long waits for appointments.”

—John Waldron

How to reach **Waldron Wealth Management**

You can reach Waldron at 412.221.1005, and we would be happy to discuss the next steps to our process.



Left to right:
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About Waldron Wealth Management

Waldron Wealth Management is a boutique private wealth management firm that advises a select group of high net worth individuals, families and family offices. By limiting the number of clients Waldron serves, the firm can offer greater focus on how to best simplify the complexities of significant wealth, so all clients can achieve what's important in their lives. Waldron's advisory team is prepared to serve its clients across a wide range of key financial disciplines. The advisory team includes: three CPA's, seven CFP's, an attorney, a certified divorce financial analyst and three members holding certificates from the Institute for Preparing Heirs.

Financial Services Experience
112+ years (combined)

Assets Under Management
\$1.1 billion (as of 6/30/2014)

Minimum Fee for Initial Meeting
None required

Minimum Net Worth Requirement
\$5 million

Largest Client Net Worth
Confidential

Compensation Method
Asset-based (investment services), hourly and fixed fees

Primary Custodians for Investor Assets
Fidelity Family Office Services and Pershing

Professional Services Provided
Planning and investment advisory services

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