

# DOC'S GIVING HEALTH CARE AWAY FOR FEE

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Just call him Dr. No - no health insurance, that is.

An enterprising New York physician sick of dealing with tedious and time-consuming health-insurance practices is cutting out the middleman and offering unlimited office care directly to patients for \$79 a month.

Dr. John Muney, a surgeon with clinics in all five boroughs, has started offering everything from yearly mammograms to mole removal for less than \$1,000 a year.

"People ask me, 'What's the catch?' I say, 'There isn't one,' " Muney said.

In addition to the all-you-can-cough checkups, he's promising office emergency care, pediatrics, lab work, gynecological care and 10 physical-therapy visits a year to his patients at AMG Medical Group clinics.

**Marc Anthony**, a construction worker from Queens, signed up for the plan, having lost his insurance five years ago.

"It was a relief [to get a physical]. My father suffered with diabetes [and the disease] took my grandmother, so it's good to get checked out and not have to pay an arm and a leg," he said.

Before Anthony had the plan, he went to an emergency room once to check out pain in his back. It cost him \$1,500 for 10 minutes of care for a pulled muscle.

Recently, Muney said, an uninsured woman came to his clinic with keratosis - noncancerous and unsightly growths - that she wanted removed.

"She had five of them. [A dermatologist] was asking her to pay \$1,250," said Muney. "I did them all in five minutes."

Right now, his cash-for-care scheme isn't turning a profit. The majority of his patients are not on the \$79 plan, and use regular insurance.

But he's convinced that if he gets enough clients on the plan, he'd make a prophet.

"The money is secondary," he said. "What is happening in the American medical system is 70 percent of our health-care cost is not spent on health care. It's bureaucracy.

"We are trying take care of people," he went on. "I don't see any reason not to do it. Hopefully, this will be a gift to a lot of sick people."

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