

Background on Dr. Albert DiPiero for Website Bio

Upbringing

Albert DiPiero was born in Detroit, Michigan in 1965. His youth was intimately shaped by his family's interaction with the Detroit environment of the 1970s. His father was a physician who worked at a hospital established by Walter P. Reuther for autoworkers. It was one of the first integrated hospitals and HMO plans of its type in the country. His mother worked as a school teacher. We were taught to focus on family, independent thinking, academic success, contributing to society and understanding America's leadership role in the world. From very early on in his life he wanted to be a physician and he pursued that from the beginning of his studies.

Education

Dr. DiPiero attended the University of Michigan, Ann Arbor for undergraduate work, where he met and become life-long friends with Dave Sanders. He majored in Biology and worked in research labs in vascular physiology. Several key mentors encouraged him to go outside of Michigan for my continued studies.

From Michigan he went to the University of California, San Francisco (UCSF) for medical school. At that time, UCSF was at the heart of the AIDS epidemic. He started thinking much more deeply about the role of health system organization and how structures, innovation, and finances affect care and cost. He stayed on at UCSF for my residency in primary care general internal medicine.

Work Prior to ZOOM+Care

After residency, Dr. DiPiero took a faculty position at UCLA in the department of Family Medicine at Harbor UCLA Medical Center, one of the massive LA County hospitals caring for mostly poor immigrant families. This position was unusual in that Dr. DiPiero was a general internist working in a department of Family Medicine, an integration that was uncommon at the time. He was a clinician-educator, meaning he cared for patients and also taught clinical practice to residents and medical students.

During this time, he was exposed to the ups-and-downs of LA County financing and its effect on the lives of families, providers, staff. The LA County health system was lurching from one crisis to the next. He experienced what a dysfunctional and dangerous system health care is for most people every day. He was fascinated and humbled by how much we know of the science of care but how it is often subsumed by the interaction of health with personal behaviors, politics, economics, and other forces beyond our control. To better grasp the complex health care system, he pursued and completed an evening and weekend program to earn a Masters of Public Health (MPH) degree from UCLA.

Around this time Dr. DiPiero decided to put to use these various streams of interest in healthcare systems, business, and clinical care. In 1995, he and Dave Sanders, started a company that was one of the first internet healthcare businesses. The company, called Salu, enabled independent physicians to setup a website, communicate with patients online, deliver health education materials to patients, and manage certain administrative functions of a practice. Salu also established and managed among the first health social experiences - online forums for patients to communicate among themselves, in sessions moderated by physicians, around certain health conditions (prostate cancer, breast cancer, fibromyalgia).

In 1997, Dr. DiPiero moved to Portland, Oregon where Dave lived, to continue work on Salu. He also took a position as an Assistant Professor at OHSU and became medical director of one of their new satellite clinics in Tigard OR. In this capacity he continued my work as a clinician-educator, providing direct care for patients and teaching residents and medical students, and writing and doing some research on health systems.

Dr. DiPiero has worked at OHSU since then, with my hours increasing and decreasing depending on my outside entrepreneurial work. He is currently a Clinical Associate Professor of Internal Medicine. His clinical practice is focused on the care of patients with multiple chronic illnesses such as diabetes, high cholesterol and high blood pressure. He continues to do on-the-job teaching and mentoring to residents. Today, he keep a small primary care practice one day a week where he takes care of faculty members and drop-in patients.

After Dave and Albert left Salu, they went on to create another company called MyHealthBank that developed software enabling patients to manage health savings accounts, with the goal of giving consumers control over how to spend or save money for health care expenses. MyHealthBank was sold to Trizetto, a leader in software for insurance companies.

ZOOM+Care

In 2006 the time seemed perfect for a new type of clinical care company. The current healthcare environment was at a critical, unsustainable point: incredibly expensive, long delays, low service, low quality, hidden prices, shabby experience. In stark contrast, at the same time consumers were experiencing a revolution in the other parts of their lives (food, entertainment, shopping) characterized by total consumer control and personalization via computers, almost infinite choices, high transparency and immediate access to goods and services. Why not build a healthcare company that could do the same?

ZOOM+Care was founded and exists to take on and solve one of the greatest social and economic challenges of our times: how to deliver better access to quality healthcare at a price our nation can afford. Albert and Dave always wanted to be physicians, and were dismayed by the dysfunction they encountered in the real world of American healthcare. As a physician, Dr. DiPiero personally knows one of the core sources of dysfunction: up until the founding of ZOOM+Care, most healthcare revolved around the Doctor. The Doctor was on a pedestal: the Doctor was the all-knowing, all-eminent purveyor of knowledge, compassion, and the ultimate decision maker. Everything from clinic hours to access to information was built for the Doctor

and the health system. With his public health background, Albert was well aware of decades of research demonstrating that having a doctor in your neighborhood delivering frontline care improves overall health and reduces the inequities in the population's health through widespread, faster access to more appropriate services

When they launched ZOOM+Care, Albert and Dave focused on the simple idea of putting patients, rather than doctors, at the center of care. Thus, we built a health-care delivery system for your neighborhood, on demand, by trusted professionals at affordable, transparent prices, all accessed by and controlled by the patient's smartphone. They started modestly with one clinic in Bridgeport Village shopping mall in Tigard, Oregon, and eventually expanded it to 25 clinics in Portland and 7 in Seattle. Along the way, we introduced a number of key innovations including, among others, on-demand web scheduling, weekend and night-hours 365 days per year, on-time visits, and integrated lab and pharmacy.

ZOOM+Care has always been clear about its place in the world. The healthcare establishment, including providers and insurers, are vested in the status quo, which leads to complacency. American healthcare is stuck in the industrial phase comparable to retail before Amazon or transportation before Lyft and Uber. Major healthcare providers and insurers have sought new rounds of mega-mergers. Their vision is explicit and cynical: healthcare is a commodity most efficiently sold through wholesale channels.

ZOOM+Care was born to innovate and to disrupt this establishment. The promise has long been Twice Half Ten: Twice the Health, Half the Price, Ten Times the Delight. This is more than a slogan. We have put every effort into making our promise reality. In turn, Zoom and Dave and Albert inspired and catalyzed change beyond their own works. ZOOM+Care's modern model is increasingly credited for stimulating consumer-focused change in the Portland healthcare market. At first, the healthcare establishment mocked our modern, retail approach. Now they copy it! Albert and Dave are pleased that Zoom's innovations have spurred others in the market to improve healthcare delivery and transparency to patients.

ZOOM+Care's founders and employees are passionate about building a healthcare movement, by providing novel solutions to entrenched market problems, improving healthcare access and affordability, participating actively in public policy and healthcare reform, and caring for low income and vulnerable populations in our communities. Consider the following efforts:

- Zoom has the largest uninsured practice in Portland. By offering low published prices in accessible neighborhood clinics, we've lowered the barriers to accessing care for everyone. The non-profit hospital systems have still not published prices and surprise large medical bills is one of the largest sources of personal bankruptcy.
- Zoom is the only independent practice open 365 days per including till midnight at two clinics.
- Zoom Free Nights is our monthly free clinic on Mississippi Avenue. All services are free for everyone from 6PM till the last person receives care.
- Zoom offers \$25 chat visits to everyone.
- Zoom is also a major participant and contributor to healthcare reform in our state. Zoom has drafted and led four landmark pieces of legislation that have transformed the

healthcare workforce, pharmacy services and telemedicine services - all have driven up access to safe and effective care and driven down costs to employers, governments and consumers. In all cases, Zoom led along with its community partners multi-year efforts in difficult uphill battles against the status quo establishment.

- Zoom is leading the way to incorporating naturopathic physicians into American healthcare. We've developed an all-provider team-based care model, where naturopathic physicians are integrated closely with physicians, physician assistants, and nurse practitioners.

Perhaps ZOOM+Care's most significant social commitment, and largest risk, was its decision in to expand into the market exchange for insurance, the signature pillar of American healthcare reform. We expected that thousands of Oregonians who were formerly uninsured and now eligible for federal subsidies would select Zoom Health Plan's offer of "performance health insurance." By offering performance health insurance, we envisioned a world where people view their health insurance not as just financial protection against illness and injury, but as a life companion that helps us achieve our human potential, where each touch is a spot-on experience comparable to what we have come to expect from great retailers. Whereas the large insurers aim to "manage" members without providing any healthcare directly, Zoom takes care of people personally and can provide an integrated model that considers care delivery and payment.

Unfortunately, our move into the insurance market was beset by uncertainty related to the status of the Affordable Care Act. Because of market instability, we decided to exit the insurance market at the end of 2017, a decision that prompted the regulatory action at issue in this mediation.

Throughout the ZOOM+Care story, Dr. DiPiero has remained in charge of the medical office and specifically responsible for the quality and safety of medical care across all the providers. This work includes hiring providers, on-boarding, training, and running the quality management system and risk management system for an organization of more than 100 providers (MDs, PAs, NPs, NDs, PT, DC and more) that sees more than 20,000 patients per month. Dr. DiPiero has also worked to pass laws that made it easier to delivery on-demand, high quality, affordable health care. This work included passing laws that makes it easier to use PAs in a dispersed clinical model, including the creation of the Supervising Physician Organization and the Supervising Physician Dispensing Drug Outlet. What Dr. DiPiero learned was that allowing these providers to practice at the top of their license with training, supervision and professional mentoring could create a high-performance team that delivered better health outcomes for patients. Two years ago we launched video visits and worked with regulators to have video visits covered by health insurance plans. We backed up our efforts with peer-reviewed research supporting the safety and efficacy of video visits.

Albert DiPiero's passion remains the organization and delivery of health care and how to make health care a simple, safe, beautiful experience for patients. ZOOM+Care has remained true to this vision and he is very proud of the care Zoom has delivered to hundreds of thousands of people over the past 13 years.

