

# Cover Story - Dr. Akshay Desai - Healer and Entrepreneur

By: Chhaya Sanghavi

Dr. Akshay Desai is a well known and respected personality, and, even more so in Florida. With a background in Medicine and Administrative Medicine, Dr. Desai is a savvy businessman with a keen interest in education and politics. Dr. Desai is a member of several medical organizations and he is also the only Indian American to be appointed to Florida Department of Education Board.

*CM: Please give us some information on your background.*

AD: I am originally from Surat, immigrated to the US in 1983. I started my residency at University of Illinois in Internal Medicine. Back in the '80s, getting a Master's degree in Administration Medicine was not a hot thing to do, but I did it after my training in Geriatrics at George Washington University. One of my professors encouraged me to do it and told me that it would help in the future. It has helped me with political thinking and healthcare business thinking.

When I moved to Florida in 1988, I established American Family and Geriatric Care Practice while I worked with several hospitals. I still practice medicine – that is my relaxation.

*CM: About family and personal life...*

We live in St. Pete, my wife is Seema, and we have three children, 20 yr old daughter Priyanka is in Lake Forest University, Parth is a junior in High School in an IB program and Crystal is in 6<sup>th</sup> grade. We enjoy family time, we dine together everyday,

take lots of vacations as family, talk about politics, education, media and business with them.

I work out everyday. I like to run and I do weights, my son goes with me. I find that working out keeps you healthy, young and current. Even when I travel I like to workout at the hotel gym.

I have always liked to be involved in the political process. Political decisions affect every citizen and if you are inclined, you can make a difference.

*Social and community affiliations*

Past president of Indo-US. Past president of FAPI and treasurer and VP of AAPI.

State Board of Education Member – I am very passionate about education. I am the only Indian American to be appointed for this position. We, as a state spend over \$20 billion a year in education.



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(Continued from page 7)

**CM: About Universal Health Care Group...**

**AD:** I am the CEO and President of Universal Health Care Group. UHCG is an 8 year old company that grosses over \$500 million and employs about 500 employees. It is one of the most successful insurance companies and with headquarters in St. Pete, FL, it also spans and operates in 8 states. We insure beneficiaries on MediCare and Medicaid and offer individual commercial membership. It is geared more towards seniors where we offer additional benefits such as vision and dental coverage. UHCG offers hassle-free healthcare, the plan members do not need to get referrals to see a specialist. We stand for our corporate values, Compliance, Integrity and Accountability in every aspect of our business.

**CM: How does the current economic condition affect UHC?**

**AD:** The economic downturn has not affected us. Going forward we will be facing headwinds. At this time we are hiring people in all the 8 states that the company operates in.

I was very successful with American Geriatrics Health Care which I took to the next level in 1999. It took about two years to get it up and running. My medical background as well as training in Administrative Medicine definitely helped.

**CM: What are some of the challenges your business has faced?**

**AD:** (proud smile) The biggest challenge in 2007 was too much success! We got too many members who liked our product – which is definitely a good problem to have, we had to adapt and learn to expand quickly.

**CM: Any political aspirations?**

**AD:** I am open to politics and when the time is right, I will give it a consideration. At this time I do not have any such plans.

**CM: Your ideal world?**

**AD:** In an ideal world, I wish I had more time to give to my business, family, friends and education.

**CM: What do you like to do for fun?**

**AD:** I am a voracious reader, I like good music, good food and enjoy dancing. As far as music goes, I like Indian music and Hip Hop. I like to go to the Vinoy, it has a nice pub and a night club. My best vacation spot would be Antarctica – it is so beautiful!

I would like to start a new University. It could be a virtual university that is global and the students can enroll from anywhere in the world, which brings the opportunity to learn even in the most remote parts of the world.

**CM: Glamour and money go hand in hand. Any plans to get into Bollywood?**

**AD:** Investing in Bollywood – I have been approached but none of the prospects got me excited enough to do something yet. I like to invest in things, understand them, enjoy glamour, movies, clubs, but to invest in a business I would need to study it and understand how it works first.

**CM: How do you feel about the current situation with the real estate?**

**AD:** I think it will continue to remain in doldrums. The commercial

real estate has not started going down yet, but that's the other shoe that will drop. The biggest issues facing us are commercial real estate and credit card debt. I feel that the worst is yet to come. This downturn will probably go on for 5-10 years. This is a transformation recession for most families which will bring about a permanent change in the psyche of the people that are going through it. If you become frugal now it is very likely that you will continue to be and that may be just what people need to do.

**CM: What are your plans for the future?**

**AD:** Profit is good – generating returns on investments needs intensity to achieve goals.

UHC continues to remain profitable. There are a lot of companies out there that are losing money. I don't want to start anything new right now. I don't think this is a good time to start a new business.

**CM: According to you, what are the advantages of being a Desi?**

**AD:** As *Desis*, we are usually hardworking, intense, passionate, dedicated and competent in whatever we do. Being born outside of the USA gives you the ability to see things from an internal and external viewpoint. I have a bird's eye view on the whole planet. Being a doctor, I have developed a helicopter view and I am able to go up and down which helps one decipher various policies and workings from different levels.

I am an American and I am proud to be an Indian American. USA is my nation and I would continue to live here and retire here. I may do business in India but the headquarters will always be in the USA. America is the greatest country on earth and it has given me so much that I am extremely loyal to it. I would like to give back to my motherland and will do some charitable activities in India.

To be able to create a company from scratch and take it to 8 states and generate revenue of over \$500 million, that is something that can only happen in this country.

**CM: Toughest challenges in life?**

**AD:** Obtaining residency training was very difficult to find. I was fortunate enough to find it within 7 months so I got a leg up in the start.

**CM: What are some of the reasons for your success?**

**AD:** I believe I am competent, confident and I have a great conviction to execute my vision – that has worked well for me.

**CM: Your personal strengths that help you move forward?**

**AD:** I am very affable, likeable, charming, charismatic, friendly, helpful and have no negative emotions like envy, jealousy and wishing ill of anybody else. I am a happy person and I sleep well at nights. These qualities help me keep going forward.

**CM: Advice for the people who want to scale new heights.**

**AD:** Stay disciplined, live within your means and engage in activities that you truly enjoy. These are the values that will help you avoid the unnecessary stress, unhappiness and a feeling of depression.

**CM: Message to the readers.**

**AD:** Be positive and things will fall in line if you work at it.