

To Summarize

High Deductibles – should be collected by the insurers to preserve patient/provider relationship

- *Kaiser Health News*, an editorially independent program reports that high deductible plans “didn’t really do what employers hoped they would do which is create more sophisticated consumers of healthcare.”¹ Consumers are delaying visits to healthcare providers, and providers are getting burned out from all the added bureaucratic collection burdens being placed on them.
- Total spending on job-based health plans continues to rise much faster than the overall cost of living which raises the question – should insurers make a profit on denying medical care?² There is certainly a valid argument in favor of removing the profit motive from healthcare altogether, which is fueling the surge in support for a single payer model in the US.

Training and Scope Issues

- Connecticut should evaluate the needs of our state before doling out scope privileges to lesser trained providers. Supervision should be embraced – it protects patients.
- Physicians are sympathetic to the needs of all healthcare providers feelings for relevance and belonging. We need to find a safe way for all healthcare providers to work together in a cooperative environment with patient safety being paramount.

^{1, 2} <https://ctmirror.org/2018/10/07/high-deductible-health-plans-falling-grace-employer-based-coverage/>



Physicians want the system to work and we want solutions. Let's join forces to make healthcare affordable and accessible while preserving quality and the patient/physician relationship.

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2019 LEGISLATIVE PRIORITIES



“MD Makes a Difference”

PATIENTS CARE ABOUT HEALTHCARE

FACTS

Healthcare is on the forefront of the political debate.

Since 1988, healthcare has been among one of the most important issues in presidential elections.¹

This is due, in part, to the size of the health system. In 2018, federal health spending comprised a larger share of the economy (5.3%) than Social Security payments (4.9%) or the defense budget (3.1%)². Moreover, for the past decade, partisan disagreements over the Affordable Care Act (ACA) has dominated health policy debate.

Top 3 Patient Healthcare Concerns:

1 Affordability

2 Pre-existing Conditions

3 High Deductibles

^{1, 2} <https://www.commonwealthfund.org/publications/fund-reports/2018/jun/getting-ready-healthreform-2020-presidential>

What Are High Deductibles?

Deductibles - what patients pay for their healthcare before insurance kicks in – have increased far faster than wages, even as paycheck deductions for premiums have soared.³

High Deductibles

Plans with deductibles larger than \$1,300 for single coverage and \$2,600 for families are known as high-deductible health plans (HDHPs).

- These plans allow employers and workers to pay lower monthly premiums in exchange for agreeing to satisfy larger annual out-of-pocket costs before a health plan starts paying for medical care and prescription drugs.
- One in four covered employees now have a single-person deductible of \$2,000 or more, *Kaiser Health News* and *CT Mirror* reported.⁴

- Employers and consultants once claimed patients would become smarter medical consumers if they bore greater expense at the point of care. Those arguments aren’t heard much anymore.⁵

- What has occurred is a more adversarial relationship between doctors and patients.

- The burden of collecting these deductibles has sometimes resulted in delayed treatment and transferred a stressful economic burden to providers.

- It should be noted that the provider has a relationship for reimbursement with the insurer not the patient, yet insurers use providers to collect their patient/insured deductibles.

^{3, 4, 5} <https://ctmirror.org/2018/10/07/high-deductible-health-plans-falling-grace-employer-based-coverage/>

SUPPORT

ELIMINATING HIGH DEDUCTIBLES

The solution to improving healthcare in Connecticut includes the elimination of high deductibles imposed by healthcare insurers on consumers. This egregious insurance business tactic places a severe strain on the physician/patient relationship. It places an onerous administrative burden on medical practices who spend immense time calculating and trying to collect deductibles rather than delivering medical care.

SB 28: An Act Concerning Reimbursements Under Certain High Deductible Health Plans

To require that health carriers (insurers) that issue certain high deductible plans directly reimburse participating providers for the cost of covered benefits.

TEAM APPROACH IN HEALTHCARE



SUPPORT

Selective Application of Prior Authorization
Physicians believe strongly in transparency and they need a system that simplifies and improves the prior authorization process.

Banning Step Therapy
Step Therapy is a type of prior authorization for drug treatments used by some carriers in Connecticut with questionable results. Physicians believe this hurts patients because it severely limits physicians and patients treatment choices, and physicians question the legality of this approach.

Support legislation to ban Step Therapy and allow physicians to treat and prescribe based on carefully considered and optimal treatment plans.

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SUPPORT

TRANSPARENCY IN HEALTHCARE

We strongly recommend the implementation of direct and concise regulations for enforcement actions against insurers, healthcare providers, facilities and institutions who use fraudulent, deceptive, or misleading advertising in the promotion or delivery of medical services and procedures.

Connecticut needs to protect patients who depend on truthful and consistent information to make informed decisions on who they choose for their healthcare provider and insurer.

Truth in Advertising

In order to make informed choices, patients need to see accurate credentials when Healthcare Services are advertised and published in Participating Provider Directories.

OPPOSE

INDEPENDENT PRACTICE BY PAs

The solution to improving healthcare in Connecticut is NOT to allow lower level providers to practice independently. This only reduces the level of education, training and skill of the providers in our healthcare system. The answer is to improve the medical climate in Connecticut to attract the most qualified and best trained physicians. Physician/assistants (PAs) are physician extenders who work best under the supervision of physicians and augment the healthcare team approach.

Oppose legislation to reduce the Education & Training Requirements for Independent Practitioners in Healthcare. There is no substitution for quality when it comes to healthcare.

“M.D. Makes a Difference”

Working to Keep Connecticut Healthy

SUPPORT

REDUCE DRUG COSTS AND LOWER DEDUCTIBLES

According to the International Federation of Health Plans, Americans pay two to six times more than the rest of the world for brand name prescription drugs. Yet, Insurers bait-and-switch consumers by changing medication formularies repeatedly after the enrollment period is closed and patients are locked into a plan. This is unfair to consumers who selected their insurance plan based on advertised formularies and presumed that these health promoting medications would be covered.

IMPROVING THE ENVIRONMENT FOR MEDICAL PRACTICE

Establish a Task Force to thoughtfully study the factors that force doctors to retire, or move out of Connecticut and understand the difficulties in recruiting new physicians into Connecticut. Tort Reform must be addressed to make Connecticut attractive to new physicians.

SUPPORT

Patient Advocacy Bills:

SB 28: An Act Concerning Reimbursements Under Certain High Deductible Health Plans

SB 29: An Act Concerning the Burden of Proof During Adverse Determination and Utilization Reviews

SB 37: An Act Requiring Health Insurance Coverage of Prescribed Drugs During Adverse Determination Reviews and External Review Processes

SB 38: An Act Reducing the Time Frame for Urgent Care Adverse Determination Review Requests

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OPPOSE

Legislation that That Does Not Support Physician-led Models in Healthcare

HB 6942: An Act Concerning a Collaborative Relationship Between Physician Assistants and Physicians

HB 5654: An Act Allowing Dentists to Perform Certain Facial Therapies as Part of Their Dental Practice

Further Consideration Needed

SB 31: An Act Concerning Surprise Medical Bills for Laboratory Services

SB 5213: An Act Expanding Required Health Insurance Coverage for Hearing Aids

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CONTINUE TO SUPPORT PHYSICIAN-LED MEDICAL HOME MODELS

HEALTHCARE IN THE PRIVATE SECTOR

Although medicine, medical therapies and procedures are changing rapidly we need to protect patients through strong medical home models

- We believe strongly in supervision of ancillary healthcare providers
- Studies show that healthcare costs increase when more tests are ordered due to insufficient training
- The most efficient healthcare models that control costs and get the best outcomes are physician-led in a team environment
- Connecticut is a small state where we can achieve the highest standard in healthcare if we follow this physician-led approach

OPPOSE

Legislation that Dilutes Supervision of Non-MDs and Increases the Risk to Patients:

HB 6942: An Act Concerning a Collaborative Relationship Between Physician Assistants and Physicians

The Best Medical Practice Models are Physician (M.D.) led team-based care.

It is why we oppose loosening the supervisory language in a PA Statute by replacing it with collaboration.

Under the Collaboration model, physicians could be excluded from leading the patient care team.

This comes at a time when physician-led team-based care is more essential than ever. In fact, new healthcare models, including accountable care organizations and hospitals, require increased teamwork among physicians, nurse practitioners, physician assistants and other providers of care.

Efforts to weaken and disassemble the physician - physician assistant relationship would further compartmentalize the delivery of healthcare, especially in the private sector.

In Private Practice

- The optimal way to provide quality healthcare is under the direction of a board-certified M.D., who retains ultimate responsibility for patient care and tasks delegated to care team members.
- The M.D. also remains responsible for ensuring that all delegated activities are within the scope of each care team member's training and level of experience.

Working to Keep Connecticut Healthy