



Enriching Lives

Be cautious of Your Managed Care: It can be invasive and even...DEADLY

Guidelines for selecting a health insurance carrier

In order to determine whether your health insurance will assist you when you seek medical treatment or whether it is primarily equipped to generate enormous profits for its executives and shareholders, you must consider a number of critical questions. As has been documented in congressional hearings, federal courts, Newsweek, 60 minutes, Wall Street Journal, New York Times, Nightline and numerous other sources, not attending to the concerns described within this brochure can be hazardous to your health, privacy, pocket book and even your life.

**Before you sign your health and privacy away to a health insurance carrier consider the following:
Your personal life EXPOSED.**

Managed care staff asks extremely detailed and intimate questions about the content of psychotherapy sessions in order to authorize treatment. This private information is entered into the company's computer. Given that such private information is inputted into a computer scares me to death. I am worried that this highly confidential information can easily be available to numerous people within and outside of the managed care organization. It can also be *shared* with other insurance companies, *sold*, or *broken into* by unauthorized opportunists or hackers. I believe that what is entered into large company computers can easily become public information. ***The question becomes, can you risk that your private life (secrets, sex, drugs, affairs, depression, phobias, etc) can be disclosed to strangers?***

The RISK to your future health, life insurance or employment.

To make things even more frightening, the federal government and the insurance industry developed a ***national database*** of medical and mental health records, to which your managed care records are reported to and stored. Regardless of the regulations, there is no way to predict how the information from the National Data Bank will be ***used or abused***. Similar to your credit report, it will be ***easily accessible*** and potentially easily abused. In this case, it can be easily used for the benefits of health or life insurance companies or employers who are highly interested in any history of information about your health so they can protect and assure their future profits.

Psychologists or medical doctors can lose their jobs for providing, "too much care."

Many providers are expected by managed care to provide only the ***minimum of care*** and complete treatment in a very short time. If therapists consistently request more sessions due to life problems which cannot be resolved in a few sessions (such as depression, anxiety, panic, grief, marital problems or difficulties with children), they are often discharged from the panels and ***lose their jobs***.

Doctors or therapists may financially benefit by denying you care.

Be cautious if your medical doctor, psychologist, or clinic is under a "capitation contract" with your insurance company. If this is the case, your "provider" is being paid to serve you (per-capita) ahead of time whether you are treated or not. Some capitation contracts even give enormous bonuses to doctors or psychologists who deny care or provide only the minimum care.

ASSOCIATION FOR COMPASSIONATE TRANSFORMATION

12526 High Bluff Drive, Suite 300 / San Diego, CA 92130
Phone: 858 792 3541 / Fax: 858 792 3542 / www.a4ct.com

Such arrangements give financial incentive to doctors to:

- See you as little as possible or for the shortest appointment possible.
- **Not see you** at all. This is usually achieved by not returning your calls or scheduling your appointment far into the future.
- **Refuse to refer to specialists**, such as orthopedist, etc.
- **Deny you diagnostic testing**, such as X-rays or MRI's. Such denials have proven deadly in lawsuits against managed care.

These incentives coerce your doctors into unacceptable **moral and ethical binds** as to whether they take care of you, the patient, or pay attention to their own income. This is not consistent with quality medical care.

Criteria used to select the medical doctors or psychologists for panels of provider.

Most managed care companies do not give patients the freedom to choose their physicians or psychotherapists. Instead, they have pre-approved providers from whom you have to choose.

Psychotherapist-providers often qualify for panels if they are:

- Willing to accept sub-standard non-negotiated **low fees**.
- Providing **short-term** care, sometimes as short as one or two sessions.
- Agreeing to share intimate details about you with the managed care company.
- Willing to give up control of clinical decision to administrators or CEO's.

These four criteria do not assure the highest quality providers.

For these reasons, managed care companies are often considered to be unethical, self-serving, and even dangerous.

BEWARE: Managed care organizations claim to save the public money. Nevertheless, they frequently **take money from patients and providers** and place it in the pockets of their executives (who often make several millions of dollars per year) and stockholders.

Recommendations:

- Be extremely vigilant not to fall into the trap of **"cheaper is better."** Managed care may be the cheapest option in the short run but **very expensive or even deadly in the long run**. Not all managed care companies are equal. Discover the facts and **make an informed decision**.
- If you want your health insurance to partially pay for a **therapist of your choice**, sign up (or switch) to an insurance company that offers an old fashioned **fee-for-service indemnity plan**. Under such a plan, **you maintain control** of whom and how you will be treated.
- **Consider paying out of pocket for your psychotherapy**. Taking care of our marriages, children, depression, health or spiritual life **is too important to leave in the hands of managed care for profit companies**. This option best assures that what you discuss in therapy remains private and increases the likelihood that you get proper treatment.
- For an important resource on dealing with managed care abuses, go to the National Coalition of Mental Health Providers and Consumers at www.thenationalcoalition.org.

For more information, please contact Dr. Drecun at Dr.Drecun@a4ct.com or visit us online at www.a4ct.com.