

Cost Sensitive



by Wm. J.
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Pam, a patient, *and friend*, of mine sped-read my last article titled "Shopping Experience" (archived: TheConservativeDentist.com) while waiting for local anesthetic to take effect recently. She then promptly asked if she could have a bit of what I was smoking when I wrote it. She wondered aloud (shy she is not) how I didn't have compassion for patients with (dental) cost on their mind. In essence, she demurred (honestly, she normally is not the demurring type) that many, many people have a hard time paying for high-ticket items such as dental implants. How could I not be sensitive to that?

That got my goat. Famously digressing again... where did *that* saying come from? Anyhow, me, cost insensitive? A tad socially clumsy, sure. Inelegantly direct (I, like Mr. McCain, refer to it as straight talk), likely. Manner-challenged, you bet... Just ask my wife. But witness *me* insensitive regarding the fees patients pay for dentistry? Snow-castles in Hades are more likely.

At the über-risk of provoking Pam's potentially considerable, if usually suppressed, Irish-ire I challenged her point. As an aside, I am not certain Pam is Irish, but judging by the flaming-green total body ensemble (undergarments-included, she claims) worn during St. Pattie's day *week*, combined with her quick wit, I am not too much in doubt. Honk if you think my frequent off-point departures were my downfall in college Essay.

Returning to my Pam-challenge, I directed her to the real-McCoy Lasik shopper paragraph in my column. It was there that I applauded that shopper as looking at, and evaluating, cost *along with* many other variables when selecting her eye surgeon. The point of the column, Ms. Pam, was to ridicule the cost-*only* health care seekers, while trying to foster, even engender savvy healthcare consumers and to empower same toward homework. Price awareness yes, but look beyond, well beyond the raw dollars.

My engines revving vigorously I thus continued (quickly, I might add, to avoid interruption) asking provocative questions. Many years ago, what was the original intent of insurance? It was a pooling of money by many to help protect in the rare event of an unforeseen *catastrophe* that would financially destroy an unfortunate few. My how that has changed with today's medical insurance. Exactly how do *first-dollar* payments on *well-visits* fit into the original insurance paradigm?

Here are a couple more "insurance tax" tid-bits to consider. Most med-dent offices have at least one, and usually quite a few more, personnel assigned specifically to deal with insurance matters. Additionally, insurance breeds a "gaming" mentality on the part of both the patient and provider with the goal of *maximizing benefits* and *use-it-or-lose-it*

thoughts ("Oh, insurance covers it, sure crown that tooth"). Although neither of the above are itemized line items, rest assured they are both passed along and expand the girth of the bloated healthcare bill.

My Lasik vs Insurance persuasive argument pressed on. Largely, consumers of the Lasik procedure intelligently include cost in their pre-treatment decision. However, when a 3rd party such as Insurance (*alias Sugar Daddy*) or Medicare (*Uncle Sam*) is paying the bill, consumptive behavior – even for med-dent care – is altered. Smart and thrifty becomes supplanted by a more cost-oblivious purchaser. No wonder medical costs have risen with a vengeance since the more day-to-day application of insurance payments.

Columbo-like, I quizzically asked her what the cost of a Lasik procedure was 5 years ago? So as to maintain her inertia, I answered my own question. The procedure ran upwards of 3x what it costs today. I asked (rhetorically to keep only her ears active), can one say that about any other medical procedure? *And why not?* I now remained quiet in order to give her time to think and respond (removing the freezer bag helped also).

I gave Pam a few attempts at the answer. She flailed a bit, so I interjected the correct (as deemed by me) one word answer – insurance. She knew Lasik was not an insurance benefit, still she was aghast at the thought, claiming insurance was a med-consumer's best friend. So, let's get this straight. Lasik, paid strictly by the patient, sees its costs decline by 70% while other medical costs, "helped" with insurance, have risen by 40% or so. With friends like that...

I asked Pam if she could think of a single difference, *other than insurance*, between Lasik eye surgery and say, finger, heart or any other type of surgery? Why have Lasik fees deflated while the others have inflated dramatically? Silence indeed is golden.

For better or, more likely, for worse we all as healthcare consumers have been and remain completely immersed with insurance. It seems insurance is the boiling water and we're the doomed frog, saying "well, the warm up wasn't *that* bad". We have become so intoxicated with medical insurance that changing it is easier said than done. This writing is an attempt at provoking thought, solving spiraling healthcare costs are for other, brighter types.

Smile Pam... Hopefully our in-office conversation and this follow-up article have persuaded you. Mr. Sugar Daddy and Uncle Sam need the cost-sensitivity training....Not me.

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