

TULSA WORLD

Business Viewpoint: Jim Millaway, benefits consultant with The Holmes Organisation

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The last time you needed to go to the doctor, it most likely took you a few days or even weeks to get an appointment.

You sat in the waiting room for 30 minutes - if you were lucky. You filled out a bunch of paperwork. You spent 10 minutes making sure a nurse had your billing information and address up to date so you could spend seven minutes with your doctor. You probably spent more time setting up payment than talking to the physician.

He or she wrote you a prescription. You drove to the pharmacy, filled out some more paperwork, paid anywhere from \$10 to \$100 and then waited another 30 minutes.

You got a statement 90 days later. Then you tried to figure out what the statement even meant. You also paid around \$30 for the privilege.

The last time I needed to go to the doctor, I called at 10 a.m. and got an appointment the same day. I showed up at 2:50 p.m. and left at 3:12 p.m. I sat in the waiting room for two minutes. I didn't fill out any paperwork.

I spent 12 minutes with the doctor, and some of that time waiting for the results of my strep test. Turns out it was just allergies, so my doctor gave me a prescription for a decongestant and a nasal spray. I didn't leave with a prescription; the doctor actually handed me the prescription drugs I needed. I paid zero dollars for the privilege.

So how did I get such a better deal? Author William Gibson once said, "The future is already here - it's just not very evenly distributed."

Our current health care system is too complicated and was built on some pretty perverse incentives.

Most doctors are paid based on a system called "fee for service." That simply means your insurance, and

ultimately your employer, pays your doctor for any exam, test or procedure he or she performs. It doesn't matter if you need it done or if there is even any benefit. Under this model, volume - not value - is rewarded.

Your doctor also has to collect money from you, submit a claim to your insurance company, wait a long time to get paid and confirm that the insurance benefit was paid correctly. It takes a lot of people and a lot of time to do the administrative work that's not directly related to your actual care.

My doctor is paid a flat monthly fee by my employer. There is no reward for volume; the only reward is for value. Either he takes good care of me or we find someone else. The physician's office doesn't have to bill the insurance company, and I'm never asked for money. I'm simply treated as a patient.

Imagine what happens when a physician's office can shed that administrative burden. Doctors are happier, nurses are happier and, ultimately, the patient is happier.

My doctor works under a model called "direct primary care," which functions like a gym membership. There is one flat fee, and it doesn't matter if I show up one time or 10 times. He doesn't get paid more just for doing more. He also doesn't have to overbook his schedule to make a living, and he can spend more time with the patients who actually need it.

A small percentage of people accounts for a large percentage of our health care costs. It makes sense for our doctors to spend the most time with those people already sick or most at risk of becoming sick. Giving everyone just seven minutes makes it harder and more expensive for all of us.

More and more employers are realizing there is a way to provide better care and improve the odds of better health at a much better price. Direct primary care won't save us from the health care crisis, but it can help.

I don't insure my electric bill or oil changes. In general, I don't insure anything that is predictable and a known expense. It makes sense to question why we make our wonderful doctors jump through all these hoops when what they really want to do is help those who need it most.

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The views expressed here are those of the author and not necessarily the Tulsa World. To inquire about writing a Business Viewpoint column, e-mail a short outline of the article to Business Editor Rod Walton at rod.walton@tulsaworld.com (mailto:rod.walton@tulsaworld.com). The column should focus on a business trend; the outlook for the city, state or an industry; or a topic of interest in an area of the writer's expertise. Articles should not promote a business or be overly political in nature.