

# In Business LAS VEGAS

Health care quarterly:

## Doctors seeking insurance burden relief

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There is not much that is certain about how health care reform efforts will play out in Congress, but for many doctors there is one issue that is crystal clear.

They think that fixing the way insurance companies operate should be the focus of health care reform.

The American Medical Association, the professional organization that represents U.S. doctors, took out full-page ads stating its support for reform in The New York Times, Wall Street Journal and Chicago Tribune.

“The status quo is unacceptable,” the ads said. “America’s patients and physicians deserve better. The (association) will press on until a better health system is a reality for all Americans.”

The association said in the ad that it supports health care reform that would provide affordable health insurance for all and eliminate insurance company denials of a patient’s preexisting conditions.

The ad also called for protection of the “sacred relationship” between doctors and their patients without interference from the government or insurance companies, promotion of wellness and preventive care, scaling back medical liability and reforming Medicare’s payment system, which the association says harms senior citizens’ access to care.

Much of the disagreement on Capitol Hill centers on whether a final bill should include a publicly run insurance plan, with Democrats largely supporting the concept and Republicans opposing it. Some moderate Democrats have floated the idea of a nonprofit insurance cooperative as an alternative to a government-run insurance plan, hoping that the compromise might allow moderate Democrats and some Republicans to support reform.

Other areas of disagreement include the cost of reform and how to pay for it and the amount of government oversight that would be needed to slow the rapidly rising costs of health care.

America's Health Insurance Plans, a lobby for the health insurance industry, opposes a public plan that would compete against its members. The insurance industry group supports changing regulations so insurance companies cover patients with preexisting conditions.

In an Aug. 16 [op-ed article in The New York Times](#), President Barack Obama said there is "broad agreement" among those in Congress on about 80 percent of "what we're trying to do."

"We have the American Nurses Association and the American Medical Association on board, because our nation's nurses and doctors know firsthand how badly we need reform," he wrote.

Some Nevada physicians support the AMA's position backing reform, while others are skeptical.

Dr. John Ruckdeschel, CEO of Nevada Cancer Institute, backs a strong reform effort and said he would like to see a strong publicly run health insurance option.

"I think this brouhaha that is going on now is manufactured by the extreme right who lost the election, who have been pushed out even by the Republican Party," he said. "This is an irresponsible action on their part. We've had a public option for years. We call it Medicare, and it works well."

Patients like Medicare because they can choose their own doctor, he said.

Reimbursement rates are reasonable for doctors, he added.

"Doctors screamed about it when it first came out because they weren't making (enough), but doctors are happy to take it now because those rates are not unfair," he said. "Everybody grouches about it, but it's still fair. So I'm very comfortable with a public option"

What needs to be resolved is "fixing" insurance plans from discriminating against people based on prior illness.

"It's got to stop," Ruckdeschel said. "I think it's patently wrong, wrong, for an insurance company (to discriminate) ... I don't know how much of your life you spend on the phone trying to get through to an insurance company but it's despicable. It's worse than getting through to any bureaucracy you're going to have to deal with."

Larry Matheis, executive director of the Nevada State Medical Association, said the agency hasn't taken a position on the evolving reform legislation and won't unless there is a final bill.

Matheis said he spent a weekend reading the 1,100-page House bill and said half of it addresses health insurance reform.

Doctors are concerned about the way health insurers operate — that they frequently redefine what a patient's coverage is, he said.

“Doctors and patients are frequently left to scramble,” Matheis said.

The association sent a letter a couple of weeks ago to members of Nevada's congressional delegation listing parts of the House bill it supports and areas in need of improvement. The agency said it supported the bill for covering the uninsured, Medicare reforms and increasing the number of doctors — particularly primary-care physicians.

The association's letter said Congress should also tackle costs associated with medical liability issues, Medicare and publicly run insurance reimbursement rates as well as make sure that doctor participation in any health plan is voluntary.

Dr. Warren Evins is a retired internist and executive director of the Clark County Medical Society. Evins was willing to speak for himself but not for the society on issues regarding health care reform.

He said much of the House bill and its accompanying amendments are not well known, but that the ultimate legislation needs to cover the underinsured and uninsured.

He supports changing the way insurance companies compete with one another, reverting away from the shareholder-and-bonus model the companies thrive on.

And Evins said that there are too few doctors in Las Vegas and without investing in the physician workforce and building up residency programs, the shortage will only continue.

Dr. Warren Volker, an obstetrician-gynecologist, is wary of a massive reform effort.

Volker said he thinks there should be limited reform because of gaps in the health care system, but he's not sure revamping the system to pick up the country's estimated 46 million uninsured is the right way to do it.

He pointed to the 18 million uninsured who choose not to have health coverage for a variety of reasons, including being a young adult with a sense of infallibility.

But forgoing a government-run option in lieu of a nonprofit insurance cooperative appeals to him, he said.

“I do think they are on to something now,” Volker said.



*Chris Morris*