

Dear Doctor: A Medical Manifesto

by Robin Livingston

Dear Doctor:

Yesterday, it occurred to me, as I was contemplating the leftover pain from an injury that occurred about 4 years ago, that I'm a free agent now. What does this mean for you? Well, as one of the millions of un- and underinsured individuals in this country, I am not bound by the insurance companies' whims. Though funds are limited for me, we can deal with each other directly. That's right. You don't have to get anyone's approval to treat me appropriately. We can talk about any kind of treatment, doctor to patient, without a middleman involved. You can give me my options, and I can tell you what I can afford. How utterly liberating is that? It's good for me. How about you?

I remember sitting on the table in the paper dress, waiting for you to get off the phone with an insurance provider. You were arguing with a clerk on the other end of the line. You, with years of medical education plus a good 20 years in the field, had to waste your time and mine defending a treatment you deemed appropriate for another patient. I was frustrated for both of us. It wasn't fair. How could someone with potentially only a high school education and maybe a two-year degree determine what was appropriate for someone who is only a name or a number to him? And why did I have to pay for this with lost time from work? Who is in charge of this anyway? Who decides what's good for me? Some actuary in New York?

So in the words of the ever outspoken Joan Rivers, can we talk? Listen. Treat me fairly. Charge a reasonable rate. Get out of the "insurance forms processing" mode, and let's make a deal. I pay cash up front. Surely, that is worth something to you. Lest you think I don't know, I get the papers from the insurance company showing me what they paid you versus what you charged. I know they pay you less than you charge me. I'm sure it's all a game. Mark it up, so you can get your 40%, which probably covers the cost of the equipment and staff used to help me. But come on. Is it really fair to charge someone more, who pays you cash right then and there, when you aren't even sure if the insurance company will come through in a timely manner? I know they frustrate you. That's why you won't deal with some of them. But if you treat me, I will pay you. It's a beautiful thing.

One other thing, just for the record. Please, do your best to diagnose me correctly, and don't just write up a prescription to make me feel better. I don't like wasting my money on repeat visits and useless, expensive prescriptions. You need to take the time to really talk to me. I know this blows the conventional 15-minute slot mentality that you all have nowadays, but I'm paying cash up front. And you're charging me more. I also pay 100% of my prescriptions. I deserve more from you than someone paying a \$20 co-pay for their appointment and \$10 co-pay for their drugs.

I'm very open to alternative treatments. I believe in nutritional therapy. If a 15-minute walk in sunlight is equivalent to the dosage of Prozac you want to prescribe,

you need to tell me that. If Echinacea works okay for what I'm dealing with, don't give me a prescription for antibiotics.

Unless I'm really sick, I'm not going to bother you because I don't have the luxury of the \$20 co-pay. Please, don't insult me by patting me on the head and handing me a prescription on my way out the door. I work as hard for my money as you do for yours, and I don't have the kind of medical coverage you and your staff do.

Respect me as the patient and as the customer. Maybe the insurance companies have put you in such a socialist medicine mentality that you can't think in terms of this, but **I am a customer. Your practice is a business.** If you make me angry or waste too much of my time or money, I don't have to come back to see you. I don't have to follow the list of "approved providers" that my insurance company hands out. I can see anyone I want, any time I want.

I look forward to the day when you, dear doctor, feel free again. I hope that America will come to its collective senses and realize that they are paying a lot to insurance companies for not much service. As businesses cut benefits, employees really need to look at this issue. Wouldn't they be shocked if they realized that an office visit to you is only about \$60? Now, that lab work is pretty expensive, but we don't always have lab work, do we? And some prescriptions are cheaper than expected. Amoxicillin is about \$12 for a 2-week dose, which is what my children get for ear infections or strep. After the \$10 co-pay, the insurance company pays a whopping \$2. Now, that's what I call a benefit! I really needed that extra \$2 to pay for a mere 2/3 of a gallon of gas.

Now, I have to be honest with you. I do have a little secret. I don't always come to you in time of need. I've been going to my local Minute Clinic when I need a quick diagnosis for some of the more common ailments. They're cheap and convenient. Whoever came up with this idea was really thinking outside the box. I loved the idea when I first saw it, and I am a loyal customer. Now, they don't really do follow-up work, but it's good enough to get me through a bladder infection or bout of strep. They seem to have taken the place of Urgent Care centers. I remember thinking Urgent Care was such a great idea when they first came out. But so did everyone else. And some people just use them as their doctor's office now. They've sort of let the lines get blurred, I guess. Minute Clinic doesn't pretend to be anything but what it is. Brilliant.

As time goes on, I'd like to see you and people in your field start looking at these kinds of ideas. After all, as I said earlier, I am one of the many un- or underinsured in this country. We are not a small group. And the media will tell you we are becoming a larger segment of the population. If you don't want to lose the freedom and ingenuity of your profession, you need to get on the ball. I like being a free patient. I like it better than when I was insured. I truly feel like I can go earn some extra money and work out a deal with you for treatment on my foot because it's just you and me in the negotiations. No worries about pre-existing conditions, referrals, or approved provider lists. I love that. It's what America used to be all about. Freedom.