Learn, Look, Listen, Live, Limit, Love, Lead, Laugh and Just Say NO!

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When health is absent, wisdom cannot reveal itself, art cannot become manifest, strength cannot be exerted, wealth is useless, and reason is powerless.

Herophilus

The words of this ancient Greek physician resonate in our daily lives. Just for the fun of it I have collated here eight L’s to stimulate your thoughts. Take your pick and ponder what is happening to our profession and daily lives with the many changes that are occurring now. Just think about the insurance hassles and denials, the government tracking your work with electronic health records, meaningful use, and computerized provider order entry (CPOE) being enforced by hospitals. More changes might be coming with the Accountable Care Act (ACA) also known as Obamacare.

Few of us had a chance to read the ACA (more than 2000 pages). Even though some of these provisions and implementation may seem lofty and reasonable, many of us feel that serious reforms are urgently needed before ACA is the law of the land in Texas. So far, we have not heard any specifics from Governor Perry. He has turned down $100 billion of additional federal money over the next ten years by resisting Medicaid expansion under the ACA. We have heard neither from our legislature nor from health commissioner Dr. Kyle Janek. Is it not about time they propose a plan B? If no plan is proposed, I would like to suggest Plan C (for credit). How about providing us a credit (tax credit) at the end of the year for the care we now provide for free to the uninsured? The hospitals get a credit and refunds at the end of the year. Why not us? What are your thoughts about this proposal? Let us know...

In the meantime, let me review some of the provisions that we should be aware since the ACA implementation starts in four months.

For starters, The Internal Revenue Service (IRS) is expected to enforce the ACA provisions starting January 2014. Let us hope that by that time the IRS clean their act. About the same time, Health Insurance Exchanges and small business options programs and expanded Medicaid coverage may be granted in Texas to people with incomes up to $15,400 annually or up to 33% of the federal poverty line. You may wonder, who can decide if someone is eligible? The answer is that hospitals that participate in Medicaid can make this determination.

On January 2014, the ACA wizards plan to guarantee availability of insurance with no annual limits of coverage and no exclusion of pre-existing conditions. If this nightmare is not yet real, prepare yourself to fund tax credits and other subsidies for eligible individuals. You may wonder who is going to pay for this, for an answer look at your paycheck and yourself in the economic mirror.

The good news is that the basic ACA health plan has been delayed until 2015. The bad news is that politicians expect us to continue to provide free care to the uninsured. The ugly news is that if you wonder who is going to pay for this and the answer is YOU.

Let me share with all of you what happened in El Paso about a decade ago with the former Secure Horizons. In simple terms, they paid us about 17 cents per dollar for our services. It took us a while to realize what was going on. Many of us were not able to maintain our practices and we declined to see their insured. Eventually they went bankrupt and we ran them out of Texas for good. So learn from this experience and do not be fooled by claims that Accountable Care Organizations (ACO), home health care models or other integrated systems are the answer. As noted in a recent July 2013 Journal of the American Medical Association (JAMA) and Medical Economics surveys, most of the doctors resist these plans and we should continue to fight to maintain our fee for service care. Medical care is a professional service, not a right!

Novitas, the new administrator for Medicare, which is replacing Trailblazer in Texas, claim that they are going to recoup eight billion dollars from doctors and hospitals! They use a 935 recoupment statue and can go back up to three years on previously submitted claims. Novitas recoup money, charge you interest if you do not send the money back and insinuate that you may be committing fraud! If you have not heard about this problem with Novitas, please read the April issue of Texas Medicine for details. I personally have reported them to the Texas Medical Association (TMA) via the Hassle log factor and I encourage you to do the same. Please, do not give up; fight back for you, your patients and Medicine!

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