

Declining Healthcare... Whose Fault is it?

Many patients have seen a decline in the quality of healthcare but don't understand why. After having surgery and with only a few hours of recovery, patients are told to go home. A patient feels abandoned and dismissed and often blame the doctors and the facility for the lack of care. The main reason for the reduced care and recovery time is because the insurance carrier will not cover enough for long hospital stays. This is only one example of what happens as a result when insurance companies reduce their reimbursement rates. So ultimately, the insurance companies should be the ones to blame for the decline of healthcare.

On March 1, 2021, many providers and medical facilities who are out-of-network received a letter from Anthem Blue Cross informing them that their reimbursement will be reduced by 15% and are told that "members" (the patient) will now be responsible for the amounts not covered.

Not only do patients have to expect annual premium increases on their insurance policy each year, now they must pay more out of pocket since the carriers are reducing the reimbursement rates for doctors and facility and endeavor declining care! What is the point of having health insurance if you end up paying more than the actual cost of the procedure when you add up your premiums, copays, and deductible? Everyone wants a peace of mind and wants to have health insurance in case something happens, but we can barely afford it and what's worst is, we cannot afford to use it when we need to.

When we look at the circle of patients, insurance carriers, doctors, and medical facilities, only the insurance carriers come out on top. There seems to be little regulation for insurance companies because they are squeezing both ends by increasing member premiums every year while reducing reimbursement to medical providers. Members feel cheated by insurance companies because we pay hefty premiums each month and not even get the value we expect in return. When members do have to rely on their carrier, we expect that the carrier would reimburse our doctors and facility costs fairly so that we are not stuck with high medical bills. As reported by CNBC, more than 32% of Americans are in debt due to medical bills and 137 million Americans are struggling to pay their medical bills.

Something needs to be done to prevent the declining healthcare and the gouging of health insurance plans. Law makers need to look at these insurance carriers so that they can help improve the quality of healthcare and reduce medical debt in America. If you want help evaluating your coverage to see what you will really end up paying for a procedure, COAST Surgery Center is here to assist you. COAST is an accredited outpatient surgery center with many experienced specialists on staff. Please visit us at www.coastsurgicalcenter.com or call our office at 855-A-NEW-YOU / 855-263-9968 for further assistance.