

Good medicine for an ailing system

By PEGGY ROTHBAUM

THE HEALTH CARE CRISIS is making me sick, literally and figuratively. I recently and suddenly developed high blood pressure. Since this is from an allergic reaction, it may be temporary. My board-certified cardiologist determined that I need blood pressure medication, at least for right now. My insurance company refused to allow my prescriptions to be filled. They demanded an explanation, which requires a phone call each time my cardiologist writes me a prescription.

Since the mid Nineties, insurance companies operating in New Jersey have been legally mandated to offer a specified variety of health plans. The better plans are more expensive and allow more choices with fewer restrictions. Since I have the best plan available, my doctors do not have to provide explanations and all of my medications are allowed.

I told my insurance company that unless they honor my policy, I will file a complaint with the New Jersey Department of Banking and Insurance and send copies to my legislators. During the time when I was arguing about my rights, my blood pressure rose. When I took action, it lowered.

Battling insurance company

My allergist's patients have this problem with Zyrtec, a common medication. A colleague with multiple sclerosis, a condition impacted by stress, has to argue with her insurance company to get her medication covered. An endocrinologist colleague's patients have difficulty getting coverage for insulin pumps, devices that reduce devastating diabetes complications. Simple ophthalmology procedures are often refused in favor of more complex, expensive ones.

The Record Tuesday July 10, 2007
PL-9

Insurance companies pressure family practice patients to take less expensive, often less effective medications, which actually creates extra physician paperwork. Medicare patients frequently don't know which of Nexium, Tagamet, Prilosec or Pepcid will be allowed until they are refused at the pharmacy. And OBGYNs, perhaps the most beleaguered of all subspecialists, do not receive payment for prenatal care until after each delivery.

Whose responsibility is it to speak up and demand legal and fair treatment by insurance companies? Well-intentioned New Jersey legislators conscientiously try to close loopholes, reduce insurance company abuse and hasten health care reform.

However, even they underestimate the lengths to which insurance companies will go to skirt the law

and deny coverage. Most doctors' offices employ at least one person to deal with insurance companies. This staff cost is absorbed into ever shrinking doctors' salaries. How is this right?

As a health care professional and researcher, I stay abreast of public health care policy. I know my rights and what to do when they are violated. What about people who don't have this knowledge?

Too sick to argue

I don't like it, but I can pay several hundred dollars out-of-pocket and wait for reimbursement for my medication. Suppose that it was thousands of dollars? Suppose that I was a hard-working employee living from paycheck to paycheck? What happens to people who are too sick to argue for

One of the best health care systems in the world is going to continue to die a slow death unless we do something about it.

their rights?

Our health care crisis is complicated and multifaceted. Part of the solution has to do with taking responsibility for ourselves.

One of the best health care systems in the world is going to continue to die a slow death unless we do something about it. We cannot expect our doctors and our legislators to continue to shoulder the entire burden for curing this infection that we have allowed to sicken our system.

What really matters

Advanced and cutting-edge health care is expensive. We have

to stop pretending that it isn't. We pay for other commodities that we want, most of which are less important than our health care. We need to decide what really matters and make an investment in it. We are then entitled to what we pay for.

Insurance companies, rather than rewarding their stockholders, need to allow our medications and medical devices. Those of us who can speak up need to do so for ourselves and for those of us who can't do so.

We all need to do what's right and force the insurance companies to do the same.

It's good medicine.

Peggy Rothbaum is a psychologist, researcher and writer in Westfield, N.J.