



# North Coast Physician

## In This Issue:

President Message, Join Luh, M.D. "Coupon" .....	4
In My Opinion, Stephen Kamelgarn, M.D. ....	5
"Now It's Time To Say Goodbye"	
Open Forum, Caroline Connor, M.D., MPH .....	6
"COVID Comes Home"	
Open Forum, Jennifer Heidmann, M.D.....	7
"Public Health Crisis"	
Open Forum, Stephen Kamelgarn, M.D. ....	8
"AB 1139 is a BAD Bill"	
Annual Awards - Call for Nominations.....	8
EMOS Update, Antoinette Martinez, M.D. ....	9
"EMOS Local Chapter"	
HUM PET Update, Caroline Connor, M.D., MPH.....	10
Welcome New Members/ Welcome New Physicians .....	11
HDN Tattler .....	12
Coming, Going and Moving Around .....	12
Del Norte Public Health Update, Warren Rehwaldt, M.D. ....	13
Surgeon General: Become A Vaccinator! Nadine Burke Harris, MD	14
Q3 Year Round Resolutions - Open for Testimony.....	15
Hospital News, Lisa Neuger, M.D. ....	16
"Providence St. Joseph Hospital Trauma Program"	
Hospital News, Seth Einterz, M.D.....	17
"SoHum Health: Building Momentum"	
Book Review, Gerald Rogan, M.D.....	18
"100 Voices, 100 Journeys To Find Joy In Health Care"	
New "State of CAre" Campaign to Expand Awareness re: ACES	20
CMA Wellness Launces Engagement Groups ACES .....	23
Operation Access, Daniel Rabkin.....	24
Health Law Library .....	25
Continuing Medical Education/Grand Rounds Calendar.....	26
Classified Ads / Bulletin Board .....	27

### EDITORIAL & PUBLICATIONS COMMITTEE

Luther F. Cobb, M.D.  
 Emily Dalton, M.D.  
 George Ingraham, M.D.  
 Stephen Kamelgarn, M.D. "Guru"  
 Anirudh Rai, M.D.  
 Erik Weibel, M.D. - Webmaster

### EXECUTIVE DIRECTOR

Penny E. Figas

### CONSORTIUM COORDINATOR

Terri Rincon-Taylor

### EXECUTIVE BOARD

Join Luh, M.D. PRESIDENT  
 May Hong, M.D. PRESIDENT-ELECT  
 Caroline Connor, M.D. SECRETARY/TREASURER  
 Stephanie Dittmer, M.D. PAST PRESIDENT  
 Kate Estlin, M.D., DIRECTOR  
 Teresa Frankovich, M.D., DIRECTOR  
 Corinne Frugoni, M.D. DIRECTOR  
 Skye Heston, M.D., DIRECTOR  
 Joni McAtee, M.D., DIRECTOR  
 Madeleine Ramos, M.D., DIRECTOR  
 Alison Palacios, D.O. EASTERN DISTRICT  
 Michelle Keeter, M.D.. NORTHERN DISTRICT  
 Ian Hoffman, M.D. PUBLIC HEALTH OFFICER  
 Warren Rehwaldt, M.D. PUBLIC HLTH OFFICER  
 Corinne Frugoni, M.D. CMA DELEGATE  
 Stephanie Dittmer, M.D.. CMA DELEGATE  
 John Nelson, M.D. CMA DELEGATE  
 William Carlson, M.D. CMA ALT. DELE  
 Kate Estlin, M.D. CMA ALT. DELE  
 Courtney Ladika, M.D. CMA ALT. DELE  
 Charles Clary, D.O., . CMA DIST. X TRUSTEE

### Cover Photo

### "DUCKS IN THE LILY POND"

Stephen Kamelgarn, M.D.

*North Coast Physician* is published monthly by the **Humboldt-Del Norte County Medical Society**, 3100 Edgewood Road, P.O. Box 6457, Eureka, CA 95502. Telephone: (707) 442-2367; FAX: (707) 442-8134; E-Mail: [hdncms@sbcglobal.net](mailto:hdncms@sbcglobal.net)  
 Web page: [www.hdncms.org](http://www.hdncms.org)

The Humboldt-Del Norte County Medical Society Executive Board and the Editorial and Publications Committee does not assume responsibility for author's statements or opinions. Opinions expressed in the *North Coast Physician* are not necessarily those of the Humboldt-Del Norte County Medical Society. Presence of an advertisement in the *North Coast Physician*, does not imply endorsement by the Humboldt-Del Norte County Medical Society.

# Coupon

Join Y. Luh, M.D., FACP, FACR



When I was in the 7th grade, my school gave me a coupon for a free “Whataburger” at Whataburger (a southern hamburger franchise based in San Antonio, Texas). It said, “Congratulations! You made the honor roll! We’d like to reward you with a free Whataburger.” I was excited. A trip to any burger joint was always a real treat. So after church one Sunday, I asked my mom to take me to Whataburger to use my coupon.

We went to the drive-thru and I announced that I wanted one Whataburger. No fries, drink, or extra cheese, just a Whataburger (which was more substantial than their smaller “Whataburger Jr” and the bare-boned “Justaburger”). When we went to the window to pay, from the back seat behind my mom (she made me sit in the back until I was 15), I proudly handed over my coupon through the driver’s side window. That’s when the trouble started.

The cashier freaked out. She didn’t know what to do. She consulted with her assistant manager. She didn’t know what to do either. All hell broke loose. At least five Whataburger staff peeked through the drive-thru window to get a look at me, muttering, “The boy has a coupon.” They all looked so serious. “Did you get a look at the boy with the coupon?” Cars started backing up behind us. I was sweating. Maybe I should have ordered some fries with that. Finally, the manager was called, and somehow, he was the only person in my small universe who was able to resolve this crisis. He was so calm. It looked like he had to grab some keys, insert it into the cash register, enter some complex series of codes into the register, wait, and enter another series of codes before the Cold War would have irreversibly led to World War III. As they eventually handed me my Whataburger wrapped in bright yellow paper, the girl

at the cash register admonished me, “Next time, let us know you have a coupon when you order.” With a crisis like that, I should probably have called half an hour in advance to let them know that a dangerous middle-schooler was coming with a coupon.

During my first year of radiation oncology residency, my chief resident let me in on a Yellow Pages coupon that granted a free day of airport parking every four days. With my long-distance relationship, that coupon would save me about eight bucks every time I went to visit Maddie (Dr. Ramos). Imagine two grown men sneaking around the cancer center waiting rooms, front desks, and nursing stations after-hours ripping out coupons from phone books, only to find out later they would accept photocopies. Each time I presented the coupon, the cashier happily accepted the coupon with a smile and gave me my discount. That’s the experience you *should* have when using a coupon.

A coupon is a promise. You will get what you were promised when you present the coupon, as long as you use it before the expiration date. It has a cash value of 1/20 of a cent. It cannot be combined with any other offer. It sits quietly in your wallet, drawer, or glove compartment and when the day and time arrive for you to use it, that coupon will demonstrate its worth when you hand it over to the cashier and you receive the promised item in return. It should be that simple. There should be no fine print or the need to call in the cavalry to get it honored.

Your health insurance card is a promise. You pay for it and you pay a lot for it. When you need healthcare, that insurance card is your ticket--or should I say, coupon--that gets you the healthcare you need. Life is full of surprises. Your health insurance policy should not be one of them. There should not be any fine print or complex moving deductible targets that require a

data analytics degree to decipher. It should not require supplemental insurance to fill in the gaps of coverage. You should not get surprise bills for services your insurance company should cover. But this is what we have.

Health insurance should pay doctors fairly for the services they deliver. When a physician submits a code for a claim (ie, coupon), there should not be the need for pre-authorization, where a trained physician is second guessed by someone with a fraction of the training (we’ve all heard of the clerk that can’t spell “MRI” let alone know why it’s been ordered). The practice should not have to submit reams of documentation and go online to fill out multiple data fields (that could have been gleaned from the H&P) to get authorization. And of course, the letter granting authorization always has a disclaimer--authorization is not a guarantee of payment. There are many examples of physician practices jumping through all the hoops and being granted authorization, only to have the insurance company later deny payment. Both the patient and the practice get stiffed. Could you imagine me getting a bill from Whataburger a week after they gave me my “free” burger telling me that the coupon’s validity was rescinded?

Because of the game practices must play with health insurance companies, extra staff (ie, the cavalry) need to be hired to deal with prior authorizations. To try to get “value,” insurance companies, including Medicare and Medi-Cal, have imposed quality initiatives to prove that physician practices are delivering high quality high value care. As with the Value = Quality / Cost equation, you can increase value by decreasing cost (without ever improving

**“Coupon”, Continued on Pg 22**

**North Coast Physician**

**“Coupon”, Continued From Pg 4**

quality). Typically, the decrease in cost is typically seen in the form of low reimbursements. This strategy spelled the closure of many independent practices across the country, but the effects were definitely felt here in Humboldt.

I'm all in favor of high value care and reigning in the costs of health care. But what type of value are we getting in return when the President and CEO of Anthem Blue Cross made \$15.5 million in 2019? When you add the salaries of the CEO, President of the Government Business Division, President of the Commercial and Specialty Division, Chief Administrative Officer (what's that?), and CFO, we end up with \$38.7 million dollars. Now what value are we getting in return for those salaries? The value is not going to physicians and patients. These salaries are making it harder to present the healthcare coupon on both sides of healthcare delivery. However, the shareholders are benefitting. And with a for-profit insurance industry, that is exactly the way it's supposed to work.

What's the solution? I am not going to get into the single payer debate, but I must admit the single payer and Medicare-for-All proposals are responses to the dysfunctional fragmented health insurance industry in the United States. We know the status quo cannot continue. Local businesses are struggling to afford standard private insurance, and many have had to drop health benefits for their employees. Even those able to hold on and pay the skyrocketing premiums, are getting little in return with narrow networks and high deductibles. (Also see the June 12, 2014 *North Coast Journal* article “Bait and Switch” on how Anthem Blue Cross swindled Humboldt County at <https://www.northcoastjournal.com/humboldt/bait-and-switch/Content?oid=2621002>; and “A Case Study in Inaccurate Directories: Humboldt-Del Norte County” pp 6-7 *North Coast Physician* September 2014; and Dr. Stephen

Kamelgarn’s article “[Sticker Shock](#)” in *North Coast Physician* July 2014, and Dr Kamelgarn’s article “[Blue Cross Blue Shield Get a Slap on the Wrist](#)” *North Coast Physician* December 2014).

I don't have the answer, but we need to talk about this. I have my reservations about a single payer system and Medicare for all. Personally, I kind of like the Bismark model (found in Germany, France, Belgium, the Netherlands, Japan, and Switzerland) where multiple non-profit private insurance companies will actually do what they are supposed to do--accept premiums and use the money to pay for healthcare when the appropriate "coupon" is presented. Currently, health insurance companies exist to benefit shareholders. And even though Blue Shield is supposedly non-profit, it certainly doesn't act like one when I have to do a peer to peer with an insurance physician who has no understanding of the modalities of radiation therapy. I also would support a system where profits are spent on healthcare and not insurance CEO salaries and bonuses. I'm going to stop there. I just want to plant a seed in your mind to start thinking about what it's going to take to fix our healthcare delivery system.

\* \* \*

A few weeks after my coupon fiasco at Whataburger, I was hanging out with two older guys who were already in high school. They were already driving, and to help make ends meet, both worked at fast food joints.

Bobby worked at the same Whataburger I previously had my coupon fiasco (why wasn't he there when I needed him?). Mike worked at Taco Bell. We decided to pick up grub at Whataburger and Bobby happened to have a few coupons. We drove up and Mike nonchalantly announces, “I’ve got a coupon for a free Whataburger with a purchase of a Whataburger.” So that’s how you do it. There was no drama with that order. Of course, we also ordered fries and drinks.

I was still suspicious as to why they had to know from the very beginning whether or not I had a coupon. Were they going to use inferior ingredients for the coupon burger? “Oh, that’s a coupon burger; use wilted lettuce on that one.” After working on weekends at Burger King in high school, I realized that, as the guy who fed the frozen meat patties into the massive broiler and ran to the other side to catch the freshly "flame broiled" patties to assemble the Whoppers (mayo on the top bun, shredded lettuce on the mayo, 2 tomato slices on the lettuce, flip it over to cover the hot juicy flame broiled patty on top of the bottom bun)--I really had no idea which of the burgers I made were going to go to someone with a coupon. Full disclosure at the beginning of the order helps the cashier ring up the order appropriately.

Yes, I applied to McDonald's first but didn't get hired. So to this day, I'm a Whopper kind of guy--and flame broiled burgers rule! §

**\*SAVE THE DATE\***

**Women in Medicine Social  
Garden Party @ Ingomar**

**July 25, 2021 11-1:00 p.m.**

*Hosted by: Drs. Iskander & Ramos*

# CLASSIFIED ADVERTISEMENTS & BULLETIN BOARD

## PRACTICE OPPORTUNITIES



Refer to Practice Opportunities on our website for a list of Practice Opportunities for Physicians. Separate listing for Advanced Practice Clinicians is also posted. Recruitment

Brochure; Links to Local Recreation; Links to Loan Repayment Programs; Norcal Medical Partners Facebook, and more.... [www.hdncms.org](http://www.hdncms.org)

## PHYSICIANS NEEDED

MEDICAL DIRECTOR needed - K:Ima:W Medical Center.  
Contact [hr.kmc@kimaw.org](mailto:hr.kmc@kimaw.org)

## MISCELLANEOUS

**FIREWOOD for Sale.**

Contact Lee (707) 499-2805

### LIKE TO WRITE?

Editorial and Publications Committee would like to encourage you to join the committee. Meetings are held quarterly 12:15 - 1:30 pm at the Medical Society office. Come help coordinate our member publications.

## CNM NEEDED

CERTIFIED NURSE MIDWIFE position - Open Door Community Health Center. Contact: Laura McClelland (707) 826-8633 X 5214 , [lmcclelland@opendoorhealth.com](mailto:lmcclelland@opendoorhealth.com).

## OFFICE EQUIPMENT FOR SALE

EXAM TABLES and other misc. office equipment for sale. Contact: Tim Paik-Nicely, M.D. (707) 616-9088.

FOR SALE - hydraulic exam table /manipulation table. Contact: Kate McCaffrey, D.O. (707) 599-7832

FOR SALE - Medical equipment, instruments and fixtures for sale. Excellent Condition. Midmark exam chairs, operating room lamps, lasers, surgical instruments. Call (707) 834-2400 for more information.

### SIGN UP TO HOST SOCIAL EVENT

We hope to soon be able to start up some of our social gatherings..... sign up today to host Friday PM Rounds, Women in Medicine Social, Spouse Social, "Walk With A Doc" lead, etc.

Send email to: [hdncms@sbcglobal.net](mailto:hdncms@sbcglobal.net)

The Editorial and Publications Committee encourages our member's comments for publication. Please submit electronically prior to the 15th of the month preceding publication. [hdncms@sbcglobal.net](mailto:hdncms@sbcglobal.net)

MEMBERS WISHING TO PLACE A CLASSIFIED AD  
(BUSINESS- FREE TO MEMBERS FOR FIRST 6 MOS. /  
PERSONAL 1/2 PRICE)

## Calendar of Education, Physician Meetings & Socials

[http://www.hdncms.org/Physician\\_Educational\\_Calendar.html](http://www.hdncms.org/Physician_Educational_Calendar.html)

### Display Advertising Rate Schedule

SIZE	MONTHLY	SIZE
1/4 Page	\$140.00	8.00 (w) x 2.50 (h)
1/2 Page	\$160.00	8.00 (w) x 5.25 (h)
1/3 Page Vertical	\$150.00	3.00 (w) x 10.50 (h)
Full Page	\$200.00	8.50 (w) x 11.00 (h)
Full Page/Special Placement	\$275.00	8.50 (w) x 11.00 (h)
Business Card Ad	\$65.00	Copy Ready 3.50 (w) X 2.00 (h)
Classified Ads	\$5.25 per line	

DEADLINE: 15th day of the preceding month to be published