

Insurance Companies Steal Health Care from Babies

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Eureka Pediatrics, the oldest and largest pediatric practice in the Humboldt and Del Norte counties, is planning to stop accepting Anthem Health Families insurance next month, and this will impact about 1800 local children. Healthy Families is a government funded program that is supposed to provide medical insurance to low income children, and the Anthem product is the largest in our area. Recently Anthem split off the healthy families population into a separate group that does not have access to the same network of providers as the prudent buyer clients. The new panel of providers is expected to accept a drastically reduced fee schedule that is insufficient. Why should those of us who do the work of providing the care take a huge financial hit while Wellpoint (Anthem's parent company) rakes in record profits? The recent congressional hearings highlighted the large profits that insurance companies are making at the expense of the patients they insure.

Consider these points:

1. Tax dollars go to fund this program
2. That money is given to Anthem Blue Cross, who " shipped \$4.5 billion in profit to its parent company WellPoint Inc. since 2004"-(CMA In the News 2/23/10)
3. Anthem collects premiums from the patients as well
4. Patients don't get medical treatment because they can't find a doctor.
5. Government agencies do little to hold Anthem accountable.
6. Anthem spends too little on medical expenses, and keeps more as profit.

Is this how we want to deliver medical care to low income children? Who speaks for the kids? Where is the Department of Managed Health Care? Anthem Healthy Families was entrusted by our lawmakers to deliver health care to the low income children in California, and they are not doing so. These children are vulnerable, and denying them services is as easy as stealing candy from a baby.

I went on the Anthem website called provider finder

<https://secure1.anthem.com/wps/portal/escproviderfinder?solaura=&gateway=false&company=BCC&user=VIS&mode=&netid=&mbu=&costqualinfo=&ProvDirURL=https://www.geoaccess.com/wellpoint->

[bcc/po/gateway%2Easp%3FGateway%3Dfalse%26Company%3DBCC%26User%3DVIS%26Mode%3D%26MBU%3D%26Solaura%3D%26CostQualInfo%3D%26NETID%3D](https://secure1.anthem.com/wps/portal/escproviderfinder?solaura=&gateway=false&company=BCC&user=VIS&mode=&netid=&mbu=&costqualinfo=&ProvDirURL=https://www.geoaccess.com/wellpoint-bcc/po/gateway%2Easp%3FGateway%3Dfalse%26Company%3DBCC%26User%3DVIS%26Mode%3D%26MBU%3D%26Solaura%3D%26CostQualInfo%3D%26NETID%3D)

and under the state sponsored Healthy Families EPO this is what I found:

Of "155" providers near the 95503 zip code, one is dead, 17 moved away, 4 are retired, and 7 are locum tenens. There are numerous duplicate and even triplicate entries, and each one is counted separately. The count is also falsely increased by listing both the name of the doctor, and the name of the practice, and counting each as a separate entity. For example, Dr Cody is listed 4

times and counted as 4 providers. (Actually, if you know him this could be accurate!) There were so many mistaken addresses that I lost count. I tried to find an Ear, Nose, and Throat specialist, and it lists a doctor who has been retired for over two years! And this website claims to be updated as of 2/4/10.

I then did a search to see what the pediatric resources for the Eureka area. The list includes "26" doctors doing pediatrics in a 20 mile radius around the 95501 area, but when you remove the duplicate, bogus and inaccurate entries there are really only 14 listings that are legitimate. Even then, three of the doctors listed do not accept Anthem HF and they have asked Anthem to remove them from the website without success. So, strike that total down to 11, and if Eureka Pediatrics drops, down to 6. I doubt the 6 physicians who are left will be in a position to take on this flood of children, and I worry that they will lose access to medical care.

The final problem for these families is that even if these "insured patients" wanted to see a doctor who does not accept healthy families and just pay for it, they cannot. Any billing, balanced or otherwise, of these patients is illegal under state law. The need for Anthem to provide an adequate network is critical precisely because it is not legal for patients to pay for care outside the network. And if there is no network, they are really stuck. It seems absurd to offer these vulnerable children a insurance product that hinders their ability to access care, and only covers emergency services. The point of good health coverage should be to provide a medical home, access to preventative services, and and be able to access care before the illness escalates into an emergency.

Who speaks for the kids?