

High Deductible Health Plans, a growing malpractice danger

Client: 7 Physician Clinic, Barrington, IL

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OVERVIEW:

High deductible health insurance plans leave patients responsible for the first \$2000 to \$10000 before plan coverage kicks in and they loom as a major malpractice risk to the providers, and one that is easy to address.

THE CHALLENGE

Patients forgo or postpone care owing to costs.

Survey:

- A 2014 Commonwealth Fund survey reported 43% of low income respondents skipped care because of copays and out of pocket expenses

Recent Case

- Provider follows a patient for hypertension for years
- Patient declines a comprehensive exam to limit costs to level 2 visits
- Pt found to have stage IIIb colon cancer that most likely would have been caught on a comprehensive physical exam
- Due to insufficient documentation jury did not buy the argument that patient declined needed services

THE SOLUTION

RiskAssistMD offers a solution that is specific to the high deductible plans and even includes documentation that is specific to risk management under these circumstances.

The solution is also

- Easy to implement
- Inexpensive
- Automated

The solution is centered on principles of

- PT Notification
- PT acknowledgment of notification
- Clear and precise documentation

THE RESULTS

The results of this simple solution are surprising.

- 20% patients comply within 2 weeks and 25% within 4
- Clinics see increased revenue
- A 100% cases are Risk documented
- Better outcomes

HIGHLIGHTS

High Deductible health plan and a medical malpractice trap

- Patients defer or forego care timely
- Some do, and some don't understand risks
- When things go sour claims originate
- Providers often found culpable on account ...
- The solution is simple to implement
- It results in achieving all its desired outcomes
 - Improved care
 - Better outcomes
 - Reduced cost
 - Risk mitigated
 - Increased revenue

Clinic adoption

- 3 RiskAssistMD clinics have adopted this solution specifically directed at these plans
- Early results are encouraging and report
 - 20% patient compliance within the first 2 weeks and
 - 25% within the first four

Customization

RiskAssistMD is able to customize these and other sections to accommodate clinic's special needs

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State-of-the-art and innovative healthcare technology that works. Making it easier for the clinics to deliver care, easier for the patients to receive it, and keeping it simple for everyone.

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