

# Let's Correct a Law to Enable: "Fair and Competitive Health Insurance"

*A Taxpayer-Sponsored Monopoly is Driving YOUR Healthcare Costs UP!*

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## Have you wondered Why Anthem Blue Cross Insurance:

- A. promotes facilities that do **NOT** have subspecialists (who find cancer earlier)<sup>1</sup>, and reimburses "general radiologists" double what they offer to breast subspecialists?
- B. under-reimburses outpatient clinics, (which are more unbiased & cost effective)?
- C. has raised your premiums, while slashing benefits?

## Look who "wins" or "loses" in each of the above Activities (A, B & C):

### Activity "A":

- It would seem crazy for Anthem to reimburse subspecialists (like KY Breast Care) less than "general radiologists", *who tend to miss breast cancer diagnoses*<sup>2</sup>.

However, there are some reasons why Anthem would do this:

- When patients choose "out of network" doctors, Anthem won't reimburse the patient (Anthem wins). *Also- Anthem won't count "out of network" expenses toward a patient's normal deductible.*
- **By forcing the patient to pay (and pay larger amounts) to a hospital (before an "extra" deductible is met), hospitals and Anthem "win".**  
**The patient loses (and also pays the "price" of medical mismanagement).**

- Anthem customers can verify prices here: [anthem.smartshopper.com](http://anthem.smartshopper.com)
- scan the QR Code & search for a Mammogram in Southern KY:



Search Results: SCREENING MAMMOGRAM	
Kentucky Breast Care	We estimate the total procedure cost to be \$153 - \$188
Lake Cumberland Regional Hospital	We estimate the total procedure cost to be \$395 - \$482
Russell County Hospital	We estimate the total procedure cost to be \$428 - \$523

- Also- if a patient has a "problem" and needs a diagnostic exam, it is even worse (2-3 times more expensive at Anthem's "in network" facilities.)

<sup>1</sup> A Subspecialist has at least 1 year of additional formal training on a specialty (breast, brain, etc.). *Analogy: When flying on an airline, you expect the pilot to have special training on that aircraft... not just a basic pilot's license.*

<sup>2</sup> [NBC Nightly News reported](#): not using dedicated breast subspecialists costs lives (missed cancers).

Service	KBC "Self Pay" Price (out of network)	Hospital Price Range (in network)
Unilateral Diagnostic 3D Mammogram <i>CPT Code: 77065</i>	\$280	\$365 to \$1,081
Unilateral Breast Ultrasound <i>CPT Code: 76642</i>	\$100	\$545 to \$817
Ultrasound-Guided Biopsy <i>CPT Code: 19083</i>	\$1,200	\$2,338 to \$3,508

### Activity "B":

- Anthem under-reimburses outpatient clinics to force them "out of network" (or out of business). Patients have few options but to go to hospitals (where procedures are more expensive and may not be "covered" by Anthem). **Hospitals and Anthem "win" again, because the patient pays for procedures and/or a doctor's services that used to be covered (at clinics that are no longer available).**

### Activity "C":

- Anthem funds politicians to maintain this insurance monopoly, which is raising the cost of healthcare, while reducing benefits... at the patient's expense.

## **Call to Action:**

For fair and competitive health insurance, KY voters need a new policy position and ballot measure, so candidates can say whether they are "for" or "against" it BEFORE an election. The citizens need to vote in "good" candidates, before this gets worse...

## **Proposal for a Simple Law: "Fair and Competitive Insurance"**

### **1. Fair & Equal Pay**

An exam or procedure costs the same and is covered the same, whether performed in a clinic, surgery center, or a hospital setting.

### **2. Only ONE Deductible**

An exam or procedure is reimbursed the same, and counted toward your deductible the same, whether it is performed by an "in network" or "out of network" doctor.

### **3. No State-Sponsored Monopolies**

State employees should not be forced to use a single insurance company, and it's choice of doctors. Taxpayer dollars should not be allowed to create monopolies with large, multi-year, "sole source" contracts (that don't have oversight).

**You can sign the petition AND demand your elected officials fight for "Fair and Competitive Insurance"! Take Action Now: <https://chng.it/6gnv8GHZ>**



**Elected legislators should protect you... and they will... if they too have something to lose.**