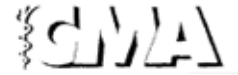




North Coast Physician



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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*

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"BOARDWALK SEMAPHORES"
STEPHEN KAMELGARN, M.D.

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Blue Cross Blue Shield Get a Slap on the Wrist

Stephen Kamelgarn, M.D.



Finally, after an 18 month investigation by the California Department of Managed Health Care (DMHC), and spending untold amounts of money, Blue Shield of California and Anthem Blue Cross were fined \$350,000 and \$250,000 respectively. What did they do to earn such a fine?

Well, it turned out that they lied to the DMHC about the number of physicians they actually had enrolled in their panels. Since these two insurers account for almost 60% of patient enrollement in Covered California, the Health Plan that administers all matters Obamacare, this affected a huge number of patients.

Patients would enroll in a California Care Program that stated that the patient's personal physician was on their panel, so the patient would only have to pay "in-network" fees. However, in actuality, that physician was not empaneled by Blue Cross/Blue Shield (BCBS). This resulted in the patient having to pay the much higher "out-of-network" fees, and BCBS would pay lower reimbursements to the physician.

As was reported by both The North Coast Journal and Northcoast Physician BCBS had a 60% error rate in listing physicians. They listed physicians who had moved away or retired. They even listed a few physicians who had died. They listed currently practicing physicians practicing in several different locations. They were fraudulently enrolling patients and assigning them to physicians that really didn't exist. The net result for the 1.8 million people who are insured via Covered Cali-

fornia is that they have insurance that no one will accept. What does it matter if one pays a minimum for his health insurance if no one takes that insurance? This enables the insurance company to fraudulently enroll patients, who will actually wind up without any primary care physician. Blue Cross collects the premiums, but they don't provide the coverage. It's like owning a pair of snowshoes for a trek in the Amazon; nice to have, but useless for current purposes.

By August 2015, the results of a California Medical Association (CMA) audit found that 12.8 percent of the physicians listed on Anthem's network were not accepting Covered California patients, while 12.5 percent were not in practice at the location listed in Anthem's directory. In the case of Blue Shield, only 56.7 percent of the physicians listed in Blue Shield's Covered California directory could be verified as accepting Covered California patients. These inaccuracy rates were consistent with the California Medical Association's (CMA) and some county medical societies' own verification efforts and analyses.

In our small county, it was only within the past eight months that BCBS signed up with the only two hospitals in the area. For months, patients were getting hammered for gigantic out-of-network fees for any procedures or admissions at one of those hospitals.

In June 2014, there were approximately 5700 people enrolled in a Covered California Insurance Program here in Humboldt County. Depending on one's age and

income the premiums range from \$500-\$1100 per month. Since there is a predominance of younger people enrolled in Covered California let us say the average monthly premium is \$700. That means that BCBS was raking in almost \$4 million per month!, or \$48 million per year. In the last two years, they have made somewhere in the neighborhood of \$95 million, just from Humboldt County alone. Now we only have 150,000 people in the entire county. This means that only four percent of the people in this county were feeding \$48 million per year into the coffers of BCBS. If we scale that up to the entire population of California we have 4% of 39 million or 1.6 million people contributing a total of \$1 billion per month to BCBS.

When ACA was passed, it was supposed to make it easy for people to obtain health insurance so they could see the doctor or go to the hospital without having to file for bankruptcy. Unfortunately, ACA legislation did nothing to prevent the insurance industry from manipulating panels and facilities so that the people they cover still can't obtain health care. If you can't find a doctor, then you can't file a claim and the insurance company gets to pocket the premium without having to pay. So like everything else in healthcare financing the insurance industry comes out on top while the people who need the care wind up with nothing. How many of our fellow citizens were forced to file for bankruptcy due to exorbitant medical expenses, despite having "health insurance?" If fraudulently forcing someone into bankruptcy is not a criminal act, it ought to be.

Not a bad trade: a \$650 thousand fine

***"Opinion", Continued on Pg 21
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CORRECTIONS:

Apologies to Dr. Kamelgarn for error in the Table of Contents of the November issue of North Coast Physician. He should be listed instead of Dr. Dalton for the In My Opinion article "The Law of Unintended Consequences".

“Support”, Continued From Pg. 5

confidentially. While we do not search out impaired physicians, we do make every effort to help with those problems which are brought to us. Although we do not directly provide treatment, we are available to provide confidential information and advice.

It’s members are selected on a rotating basis and represent the Medical Society and each of the 5 hospitals in our area (Southern Humboldt, Redwood Memorial, St. Jo’s, Mad River and Sutter Coast). This committee is prepared to assist any member physicians with concerns, either about his or her own well-being or that of a colleague. In the latter instance one need only call the Medical Society to bring to the attention of the chairperson. The caller’s identity is kept confidential throughout the entire process. I repeat: The committee is a sympathetic physician friendly panel rather than a disciplinary body. Its goal is that of helping a physician to continue practicing medicine.

As we confront the increasingly difficult challenge of remaining a unified group, fighting the insurance industry and managed care organizations, we must not lose sight of the duty we owe to each other, and how we need to hang together. Part of maintaining our community is recognizing the stressed and distressed physician within our midst and acting to assist him or her through the crisis. It’s time we looked within ourselves to seek the strength to recognize our own needs for timely assistance and feel no shame for doing so. Likewise, we must, in the words of Hippocrates, see each other as brothers and sisters and in so doing, maintain our proud tradition as a caring profession.

If you have any questions or concerns, please feel free to contact any one of us. Remember that chemical dependency and other psychiatric disorders require treatment, just like other illnesses. With treatment, there is hope. §

“Opinion”, Continued From Pg 4

for bilking their subscribers out of \$12 billion. I’ll take that fine any day. While I didn’t expect the DHMC to fine the two companies into bankruptcy (although I sincerely wished it), I did expect some sort of real penalty. Even if my rough calculations are off by an order of magnitude, we’re still talking about \$100 million a month. That should be deserving of a several million dollar fine, at least.

Our prisons are full of non-violent drug offenders, yet for cheating the citizens of the State of California for hundreds of millions, if not billions, of dollars, and sending an unknown number of people into bankruptcy they get a measly six figure fine. There just ain’t no justice.

References

1. Thadeus Greenon “Bait & Switch” North Coast Journal June 12, 2014
2. “A Case Study in Inaccurate Directories: Humboldt-Del Norte County” pp 6-7 North Coast Physician September 2014
3. CMA Alert Aug 24, 2015 <http://www.cmanet.org/cma-alert/archives/2015/august-24-2015/#1>

“Power”, Continued From Pg. 18

tion and the California Podiatric Medical Association.

After countless hours of lobbying and passionate debate in the halls and on the floors of the State Capitol, CMA and our allies defeated the measure on the floor of the State Assembly. This CMA victory was the final act taken by the Legislature in 2015, solidifying this year as one of the most challenging and one of the most successful.

FOR MORE DETAILS ON THE MAJOR BILLS THAT CMA FOLLOWED THIS YEAR, VISIT [HTTP://CAL.M.D./LEG-WRAP-2015](http://CAL.M.D./LEG-WRAP-2015).

“Committees”, Continued From Pg. 17

SUBCOMMITTEE ON MEDI-CAL. The CMA Subcommittee on Medi-Cal studies and makes recommendations regarding Medi-Cal. This subcommittee reports back to the Council on Medical Services.

SUBCOMMITTEE ON MEDICARE. The CMA Subcommittee on Medicare studies and makes recommendations regarding Medicare. This subcommittee reports back to the Council on Medical Services.

SUBCOMMITTEE ON WORKERS' COMPENSATION. The CMA Subcommittee on Workers' Compensation studies and makes recommendations regarding California's Workers' Compensation system. This subcommittee reports back to the Council on Medical Services.

COUNCIL ON MEMBERSHIP, GOVERNANCE AND BYLAWS

The CMA Council on Membership, Governance and Bylaws studies and makes recommendations concerning CMA membership, governance and bylaws issues.

The Council on Membership, Governance and Bylaws also serves as a reference committee of the House of Delegates if and when an issue of House business has been assigned to it by the Speaker and the Committee of Delegation Chairs. These responsibilities shall include studying, soliciting testimony and making recommendations to the Board of Trustees on submitted resolutions in its issue areas.

COUNCIL ON SCIENCE AND PUBLIC HEALTH

The CMA Council on Science and Public Health studies and makes recommendations concerning public health (e.g. infectious disease, immunizations, tobacco control, substance abuse, environmental contaminants, etc.) and scientific/clinical issues.

The Council on Science and Public Health also serves as a reference committee of the House of Delegates if and when an issue of House business has been assigned to it by the Speaker and the Committee of Delegation Chairs. These responsibilities shall include studying, soliciting testimony and making recommendations to the Board of Trustees on submitted resolutions in its issue areas.

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www.hdncms.org

PHYSICIAN ASSISTANT NEEDED. Busy Arcata primary care practice. Benefits provided. Contact Connie Cartwright, ccartwright@madriverhospital.com (707) 825-4917

PHYSICIAN /APC NEEDED United Indian Health Services, Crescent City & Klamath Clinics. Contact: Katie Terra, MD, katie.terra@CRIHB.org

PHYSICIAN /APC NEEDED for established practice. Contact Debbie at (707) 443-4593 dlee806245@aol.com

PHYSICIAN / APC NEEDED for new Arcata primary care office. Contact Lorraine at (707) 443-8335, lgomes@efpdocs.com.

NP/PA NEEDED - Join Redwoods Rural Health Center's team in beautiful Southern Humboldt. 4-day work week, loan repayment & sign-on bonus available. Contact: *Tina Tvedt*,

PNP WANTED for busy pediatric practice. Salary based on experience; full benefits. Please send cover letter and resume with references to: Emily Dalton at 2800 Harris Street Eureka, CA 95503

PRACTICE OPPORTUNITIES

NP/PNP NEEDED PART TIME for busy pediatric practice in Fortuna. Resumes may be e-mailed to: kidscare@suddenlinkmail.com or mailed to Redwood Pediatric medical Group, Attn. Vicky Donahue, 3305 Renner Drive, Fortuna, CA 95540.

PHYSICIAN/LEAD APC - Eureka Health Center, Planned Parenthood Northern California. Send CV and Cover letter to careers@ppnorcal.org

Did You Know....

Members may run classified ads in *North Coast Physician* at no charge for the first six months for business-related ads and ½ price for personal ads (*on space available basis*).

MISCELLANEOUS

MEDICAL STUDENT HOUSING available for all rotating students. Affordable. Furnished. Eureka. Call or text Dr. McCaffrey at (707) 599-7832

FIREWOOD for Sale. Contact Lee: (707) 499-2805

MEMBER BENEFIT

Members can request a Job Announcement be sent out to the Office Manager distribution list to announce their staffing needs. Contact the Medical Society Office for more information.

Display Advertising Rate Schedule

<u>SIZE</u>	<u>MONTHLY</u>	<u>SIZE</u>
1/4 Page	\$140.00	7.45" x 2.61"
1/2 Page	\$160.00	7.45" x 5.23"
1/3 Page Vertical	\$150.00	2.37" x 9.95"
Full Page	\$200.00	7.45" x 9.95"
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Business Card Ad	\$65.00	Copy Ready 2" x 3.5"
Classified Ads	\$5.25 per line	

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