

## GETTING SCROOGED



You remember Tiny Tim, and the ghost of Christmas future? Have you read a good insurance policy lately?

Have you tried to treat a patient whose insurance policy doesn't cover appropriate standard therapy, potentially useful experimental therapy, or demands that the patient receive treatment at a hospital that doesn't have a cancer program? Do you remember Jacob Marley and the way he dressed?

Oncologists of the world, throw off your chains! Let's get with it. Let's sit down with Bob Cratchet and tell him that his employer is Scrooging him; that his insurance policy is like a lump of coal in his stocking on Christmas morning, and that he needs to help us out if we are going to change things. Let's tell Bob "The Awful Truth."

"Scrooge has purchased an insurance plan that is so woefully inadequate and so cheap that your loved one can't get the chemotherapy that was overwhelmingly recommended at last year's research meeting. This insurance company is still calling this therapy 'experimental,' even though three major drug compendia state that it is 'standard' therapy. And, if I give you this therapy, the Ball & Chain insurance company is not going to pay for the drug, the accompanying drugs, the hospital, or my fee. For Pete's sake, go talk to Scrooge and tell him that your loved one may die because their insurance won't pay for the best available therapy.

"While you're at it, tell Scrooge that experimental therapies aren't being covered, so we weren't able to test two other promising approaches to the disease. And tell him that we can't admit your loved one to the hospital that has the cancer unit, the trained oncology nurses, the high energy radiation therapy equipment, or any of the usual trimmings of an organized community cancer program."

Folks, we have to get to the Scrooges of the world. The problem is, they don't perceive themselves as Scrooges. Self-insured companies, which aren't subject to state regulations, figure that they have arranged for economical care that still protects employees; they assume that the insurance company is going to cover everything that Tiny Tim, or Tiny's mom or dad, might need. But the truth is, these corporate Scrooges have a third-party administrator buying insurance without knowing that the plan excludes coverage for experimental therapy and even standard care.

Yes, folks, it's time for Dickensonian solutions. We need to enact the role of the ghost of Christmas future. We've got to point the finger toward the consequences of inaction if we are going to have any chance to change the future.

At a recent committee meeting of the President's Cancer Panel, a few of the other speakers made me feel as though I was trapped in "A Christmas Carol." Kathleen Buto from HCFA told us she heard quite a bit from AIDS patients, but had never received a complaint from a cancer patient! One of the committee members asked why cancer patients didn't protest like AIDS patients.

Another committee member asked if I could cite any examples of patients being harmed by reimbursement policies. Of course I could, and so can you, because it's happened. In fact, it's happening all of the time: reimbursement policies are affecting the way you deliver care.

But you didn't tell the patient or the family, did you? It's hard to explain that the drug or combination that you can't get reimbursed for might give them a 5% or 10% advantage over the one their insurance company will cover; that their policy requires you to use a surgeon you don't trust, a Cobalt machine that's going to burn faster than a dry Christmas tree, and FDA labeled drugs that have long been superseded by more effective, but unlabeled drugs that the insurance company won't pay for.

Instead of getting on the phone and yelling at the insurance company on behalf of your patients, it's time to enlist patients and their families in their own cause. We need patients' help if we're going to reach the Scrooges in corporate America who are buying poor coverage, and the folks at HCFA who have never heard a cancer patient complain about coverage.

But just telling the Bob Cratchets of the world isn't enough. We have to talk turkey. We have to point to the problem and tell them what to do about it.

Cratchet was not told that Tiny Tim didn't have to die, but was likely to because of neglect. His boss was Scrooging him. The insurance company was Scrooging him. The government was Scrooging him.

It's time for us to tell patients and their families the truth. It's time for Scrooge to be visited by the ghosts of insurance policy truth, so we can stop the mounting toll of inadequate care and unfulfilled research potential.

Remember, once Scrooge saw what was really happening, he was a changed man.

A blue ink handwritten signature that appears to read "Lee E. Mortenson".

Lee E. Mortenson, M.S., M.P.A.  
Senior Editor,  
ACCC Executive Director