A Personal Health Care Experience

By: David Leo, President of Western Mutual Insurance® & WMI TPA®

We've all heard stories of out-of-control health care costs and the increasing number of Americans who can't afford even the most basic health care. Many of us even have our own personal experiences trying to navigate the complicated and expensive health care waters. I'd like to share with you one of those experiences I recently had.

By way of background, I have been a runner since my college days. Over the past few years, I have taken an interest in running marathons and I recently set my sights on a marathon this November. As is common with many runners, I have developed a bit of tendonitis in my Achilles tendons. I've suffered through the nagging and intermittent pain for nearly seven years, but it has finally progressed from a pesky injury to a very painful problem that I fear could stand in the way of my November goal. I've tried a number of traditional conservative treatments like over-the counter anti-inflammatory drugs (*e.g., ibuprofen, naproxen)*, orthotics, icing after workouts, stretching, and even rest, but nothing has cured me. With my marathon training scheduled to begin in April, I finally (and reluctantly) relented and decided to see a podiatrist.

I was careful to select an in-network preferred provider since I knew selecting a PPO provider would reduce the total cost of care through negotiated discounts. (Of course, my selfish motivation for selecting an in-network provider was that I knew it would increase my insurance benefit which would reduce my costs.) When I went for my first visit, I explained my situation to the podiatrist who immediately suggested custom-made orthotics, ordered x-rays of both heels to make sure I didn't have a bone spur or other orthopedic problem, recommended MRIs of both tendons to "see what's going on in there," and prescribed a regimen of physical therapy. As a consumer of health care, dollar signs quickly flashed in front of my eyes. As a health insurance industry professional, I questioned whether this battery of tests and recommended treatment was truly medically necessary to diagnose and treat a condition I had lived with since 2004.

I estimated my doctor's bill would be about $150. She told me the orthotics would cost $190 and with an occasional rebuild, they would last up to five years. I decided to give them a try. I figured the x-rays would be about $140 and decided it was worth it to see if there was an orthopedic cause behind my pain (fortunately, there wasn't). I also opted for the prescription for generic *naproxen* which I filled at Wal-Mart for $4. By now, I had spent nearly $500, and I was no closer to being cured than when I started.

The next decision I had to make was whether I was willing to try a regimen of physical therapy. I knew each visit would cost about $100, and since my doctor had prescribed up to six visits, I was looking at an additional $600. I decided if I was really going to give medical treatment a fair chance of success, I would commit the additional $600 to a physical therapy regimen. Besides, at that point, I knew my insurance would kick in and it would only cost me $120.

Then came the big question … whether I was willing to have MRIs of my Achilles tendons. I knew MRIs were invaluable tools to medical professionals as they endeavor to diagnose medical problems, but I also knew they were expensive. I asked her why she felt an MRI was necessary and how it would affect my course of treatment. She told me that although it wouldn't really change the treatment regimen, they would be looking for micro-tears in the tendon that could rupture if they were unknown and the physical therapy treatment was too aggressive. That sounded pretty serious and her recommendation was convincing so I felt myself being swayed by her logic. That is, until I asked her how much an MRI of an Achilles tendon cost. She didn't know the answer to my question, but her assistant quickly told me that each MRI would cost $1,800.

I could hardly believe it. So far, I would have committed over $1000 toward this nagging injury, and to "really understand what was going on," it was going to cost an additional $3,600! Of course, I knew the majority of the MRI additional charges would be borne by my insurance company, but as a matter of principle, I couldn't possibly incur such an exorbitant charge that wasn't absolutely necessary … especially when it wasn't expected to have a measurable affect on the nature of my treatment or an improved outcome.

At that point, I told my doctor I wasn't willing to incur the additional cost of the MRIs, and I asked her if we could simply try the orthotics, physical therapy, and a run of the generic *naproxen*. Without hesitation, she agreed and said she felt that would be a reasonable first course of action. Besides, she noted, it was highly unlikely my tendons would rupture since she had only seen it twice in her entire practice, and we could reassess everything once we had given the more conservative (and affordable) treatment protocol a chance.

As of the writing of this article, I'm in the middle of my treatment and the jury is out as to whether I have made the right decisions. Although both of my Achilles tendons are feeling better than they were when I went to see my podiatrist, I'm not so naïve as to believe my problems have been solved. I do believe, however, that I'm on the road to recovery and although it may not be the first class road my doctor initially recommended, it is a reasonable road nonetheless.

If there's a message in this article, it's that we need to become more involved in our health care treatment and understand that our health care providers are human beings. We need to ask questions of our providers, even challenge them if necessary, before we accept their initial recommended course of treatment. Find out what the cost of the recommended therapy will be before agreeing to it. If it's more than you would be willing to pay out of your own pocket, see if your doctor is willing to try more economical step therapy first. If the more economical therapy works, you (and your employer and insurance company) will reap significant savings. If it doesn't work as hoped, you can then move on to the more expensive course of therapy.

I truly believe that until we can figure out a way to control the cost of health care, we will never be able to control the cost of health insurance. Hopefully, my personal experience I have related to you will give you some ideas to consider the next time you are faced with a similar situation.