

HEALTHCARE: ITS ONLY BUSINESS, NOTHING PERSONAL! PART I

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(1996 or was it?)

OVERHEARD (doctors and patients, please don't read this):

Has it ever occurred to you that there is out there an untapped opportunity for profit: health care? The time-old pay as you go, or at-least-say-thank-you, approach is totally unfair. It does not allow any outsiders to profit from the transaction. Now let's fix that!

You used to do your food shopping, find a mechanic and a physician, all in the same fashion: you asked friends for advice, maybe checked the yellow pages and compared prices. If you already had a trusted physician, you relied on his recommendation; not anymore!

Now you will be told where to go for health care, like it or not, and you will be told whether you will get expert treatment or not... never mind if you or your physician think you need it. The bottom line should be profit for the shareholders.

Let us turn healthcare into a business! Not any old-fashioned business. This will be a new-wave business where the customer (previously called the patient) has no say in the quality or quantity of the product he gets. The bottom line is: we don't think you pay much for it, so you better not complain. Our changes will dramatically affect the scene for all three actors: patient, physician and insurance carrier.

First of all, we will make sure to give our select investors (and a few of our officers who helped us dream up this wonderful scheme) half of the premiums collected from patients (let's call them clients) and employers. To achieve this, we will sign up as many people as possible by asking for seemingly low premiums. After all, they think they are entitled to free healthcare; but, for now, I am sure they will be agreeable to anything that will appear to save them money. You say, how can we possibly skim over 50 percent from the top? Just bear with me.

We pick possibly the lowest paid providers in the field of health care, say primary care physicians, and promise them better incomes. Better yet, we will guarantee them better incomes if they agree to work harder (and who wouldn't?). We will ask them to treat personally every imaginable medical problem (they did attend all the courses in medical school, didn't they?). And if they have a problem with a particular case, they will be allowed to refer to a specialist (this

way we look good). Just to make sure they don't get too refer-happy, we will penalize them financially for every referral (we won't tell anybody about that; I am sure we can figure out a way of even calling this a bonus so that it looks like we are giving the physicians more money for their work, while we are really deducting some from each paycheck).

We can actually come out real clean, if we make the primary physician in charge of ordering "necessary" tests and treatments, and deciding when and how often a specialist should be seen. I am sure they will quickly understand that the bottom line is profit: if we make out well, they will too, and if they cost us too much money we will take from them. As you can see, whether their patients (sorry, clients) get very sick or not will not be our problem, since it won't affect our profit. I hope you like my ideas so far.

