

THE TRUSTEE

October 2019

It's time to discuss some issues in the health care field and hospital costs top the list. As it's new impacts occur on a regular basis and the Trust strives to stay ahead of all issues that may impact our members. As an example, The Trustee produced an article on vaping and the Juul electronic cigarette 18 months ago and the opiate epidemic two years before its current prominence. Here are some concerns members should be aware of in addressing health care needs. While drugs continue as a major concern, its local hospital costs that demand attention.

Last month, the NYTimes published an article where it was pointed out that with a national emphasis on drugs costs, local hospital costs are an area of equal concern. Last year, federal law mandated hospitals to publish their costs. If you look it up, all listed costs are unbundled, listing over 5,000 items. Look for the daily room rate and you probably won't find it. Here's how many provider networks negotiate with hospitals; they don't. They accept the "sticker price", minus, maybe 5%, and list that rate. If you want to contest the rate, you need to hire a "cost containment" company that will take 15-25% of all savings. In essence, if you pay "sticker price", the hospital profits. If you use a "cost containment" company, they profit, as does your network plan, and, maybe, even the hospital. According to MagnaCare, the listed room rate for Westchester is \$10,955/day; NY Presbyterian is \$8,925/day; and HealthAlliance is \$8,236/day! Really? HealthAlliance puts themselves on a par with major Level 1 trauma centers? It's a travesty considering the amount of state life support aid received by them over the years in their ongoing attempt to define themselves. We are working on receiving the daily rate at the other local hospitals most used by our members.

Another service hospitals are marketing is a test to determine your Cardiac Calcium score. It's a heart scan, also known as a coronary arterial calcium (CAC) scan and is a specialized X-ray test that provides pictures of your heart that can help your doctor detect and measure calcium-containing plaque in the arteries. Plaque inside the arteries of your heart can grow and restrict blood flow to the muscles of the heart. Measuring calcified plaque with a heart scan may allow your doctor to identify heart disease before a coronary event. The result of the test is usually given as a number called an Agatston score. The score reflects the total area of calcium deposits and the density of the calcium.

- A score of zero means no calcium is seen in the heart. It suggests a low chance of developing a heart attack in the future.
- When calcium is present, the higher the score, the higher your risk of heart disease.
- A score of 100 to 300 means moderate plaque deposits. It's associated with a relatively high risk of heart attack or other heart disease over the next three to five years.
- A score greater than 300 is a sign of very high to severe disease and heart attack risk.

It's useful in determining the overall involvement of plaque in your arteries, but, as it's only a general overview, it does not tell you which vessels are most involved. At Vassar, the test is \$99 with no charge for a reading by a radiologist. At Health Alliance, it was \$150, but has now been reduced to \$75, unless your health insurance covers it (most don't) where the cost increases to a \$500 charge against the plan. Its read by a cardiologist, but the hospital can't tell you what the reading charge is. This pricing structure is similar to the pharma industry, where, if you have a plan, the charge is

exorbitant, but, if you have no plan, you can use coupons for a minimal cost or get it for free. It makes one wonder who is the beneficiary?

Lastly, there are 290 members enrolled in AllyHealth, our Telemedicine through MDLive. Through 2019, it has been used 47 times by 32 households. A visit to an urgent care facility (many associated with hospitals) cost the member \$30 and the plan \$100-\$150 while AllyHealth is free and addresses many of the same issues. So, those 47 contacts saved the plan \$4,700-\$7,050 and the members \$1,410. There are over 200 members who have never used it, so its benefit offering is questionable. The Trustees may make a decision on retaining the benefit for 2020.

IN MEMORIUM:

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