Opinion: Michigan Physicians Face Financial Crisis Julie Novak, MSMS CEO

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COVID-19 has changed everything. Seemingly overnight our world was shaken and tipped upside down, and now we're all doing our best to pick up the pieces, make some sense of the mess, and carry forward as best we can.

Michigan's health care community has undoubtedly risen to the challenge in that regard. Every day - and at the risk of their own lives - physicians, nurses and other health care providers across the state are doing everything they can to see and treat patients in need of care during these extraordinary times.

Nothing about that is surprising though. Simply put, physicians are called to serve. They pursue medicine because they want to provide care to those in need, and right now, people are suffering. Understaffed, overworked and under protected in the fight against COVID-19, they act to provide treatment and care to those who need it most.

The burdens they can't bear are the financial ones this pandemic is creating, and without assistance, the ill effects they may create will paralyze our health care system for years to come - long after the COVID-19 pandemic has gone.

Patient volume has fallen dramatically for practices throughout Michigan. Between government mandates and safety precautions canceling elective procedures and non-essential office visits, as well as, fear preventing those truly in need of care from seeking it out, business-as-usual has nearly ground to a halt for the majority of physician practices. Many physicians have seen patient volume fall as much as 40 percent, while others have observed far steeper declines.

But what hasn't ceased are the financial obligations these clinicians are facing. Practices still need to make their rent, pay their staff, retain critical software and tech support, be available to see patients with emergent needs. The list goes on. One Michigan practice has seen its patient load drop 98 percent, yet they still face a \$10,000 bill to maintain their electronic health records system. Another has \$75,000 worth of critical vaccines sitting idly in the refrigerator with no young children to immunize against things like pertussis, meningitis and even measles - critical vaccines that need to be delivered and aren't, yet the distributor still needs to be paid. Moreover, hundreds of physicians are receiving their professional liability insurance premium renewals - in some cases at an alarming 35 percent increase. Presented with these kinds of stark figures, it's clear something must give.

Without a lifeline, these practices will start having to make hard choices. Some will be forced to dramatically cut their staffs, and some will just shutter their doors entirely, jeopardizing patients' access to the kind of timely quality care they need and deserve.

As Congress considers another COVID-19 relief package, it's critical they continue to provide assistance to health care providers who desperately need it right now. Michigan's elected officials also have the opportunity to lead by example in extending additional support to Michigan's struggling health care providers. As the state considers how to allocate federal stimulus dollars, they can help protect patient access to care by preserving the viability of physician practices as part of Michigan's essential health care system. The fact is, Michigan's physicians need help from Washington, D.C. and Lansing to weather this storm, and one day soon - when stay-home orders are lifted, and life gradually returns to some semblance of normal - we'll need them again, too. Let's do what they've always done for us - provide support when it's needed most.