

The Affect of Insurances on Physicians’ Clinical Decisions

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Introduction

Medical insurance is a key aspect of medicine as it is the primary medium for payment. It is well known that a person's access to medical services is based on what their insurance will cover. Those without insurance often do not seek medical attention as it is extremely expensive and they cannot afford it. Physicians are aware of the effects insurance has on their patients' decisions, however some forms of medicine require more cognizance of insurance than others. A 2006 study performed by researchers at Georgetown University investigated the effects of insurance on Primary Care Physicians’ clinical decisions [1]. They found that 50% of clinical decisions were altered due to the status of a patient’s insurance [1]. A large contrast between the amount of decisions that were changed was found between patients who had insurance and those that did not [1]. Another survey found that 31% of physicians did not offer certain medical services to patients due their insurance and perceived restrictions [2].

Insurance greatly influences primary care physicians and the care they perform.

References

1. Meyers, David S et al. “Primary care physicians' perceptions of the effect of insurance status on clinical decision making.” *Annals of family medicine* vol. 4,5 (2006): 399-402. doi:10.1370/afm.574
2. Wynia, Matthew K et al. “Do physicians not offer useful services because of coverage restrictions?.” *Health affairs (Project Hope)* vol. 22,4 (2003): 190-7. doi:10.1377/hlthaff.22.4.190.

Summary

These studies surveyed physicians who practiced general medicine and have a large variety of medical issues that are seen. This introduces more factors that influence the decisions that these physicians have made. Insurance policies and laws have changed since the early 2000’s causing the findings referenced earlier to become outdated. Medicine and treatments have advanced in the past decades so previous medical treatments that were expensive or less accessible. However nowadays there are more effective treatments that are cheaper to perform. Things that insurance previously would not cover or are unaffordable are now more available to people. Only collecting data from general practice physicians does not take into account how insurance affects the clinical decisions of more specialized practices of medicine. More specialized practices, like Orthopedics, see the same common issues so the treatments for patients are relatively the same as there are a limited number of alternatives. If a person needs surgery or a steroid injection to resolve their ailment, that may be the only option that the physician can provide. This may change the frequency in which a physician alters their clinical decisions in response to a patient’s insurance. The objective of this study is to delineate if a patient’s insurance affects the clinical decisions of physicians in an orthopedic and sports medicine clinic and to determine how much it differs from the findings of the 2006 Georgetown study.

Figure 1

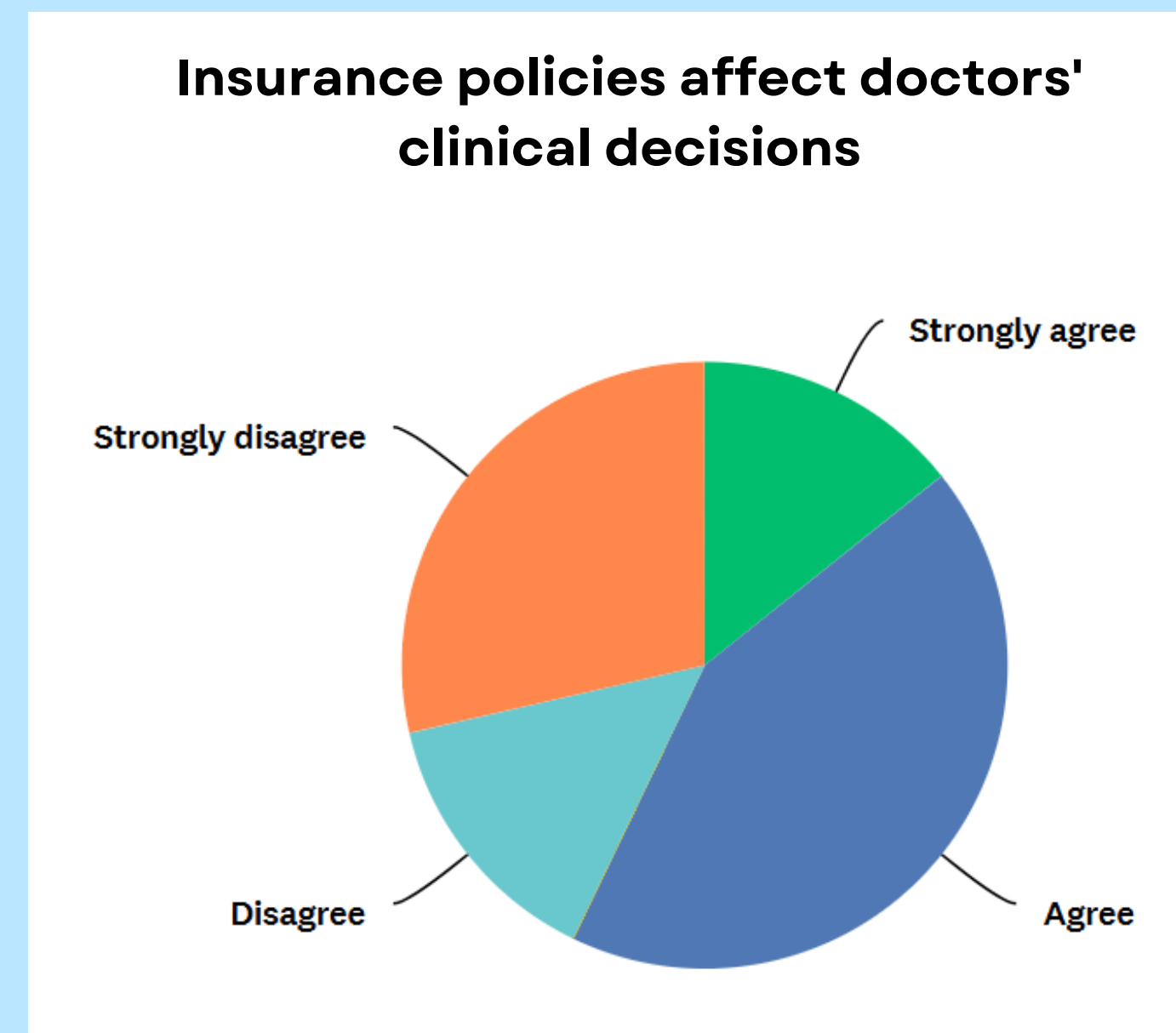
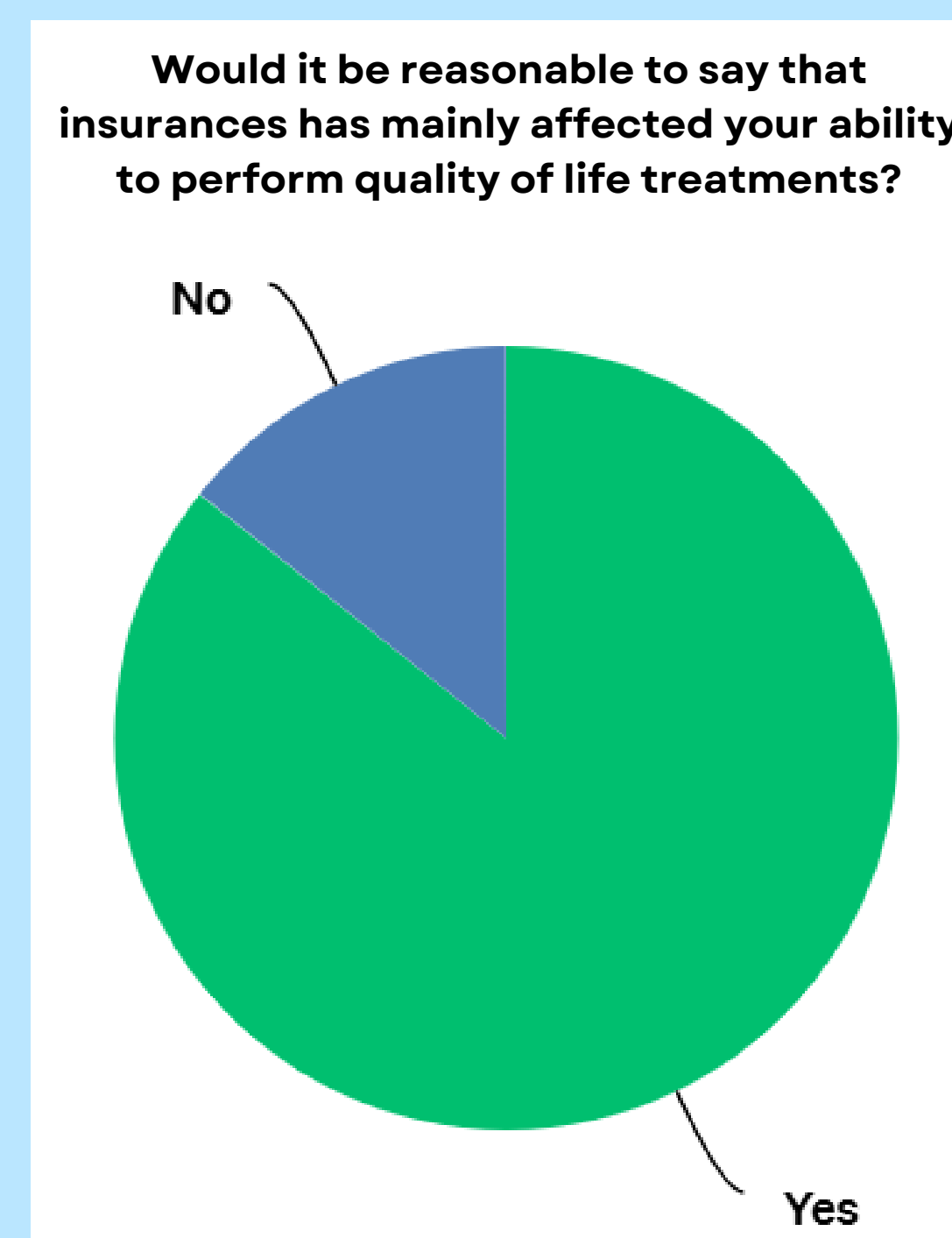


Figure 2



Methodology

This study will collect qualitative data through interviewing physicians at the Houston Methodist Sugar Land Orthopedic and Sports Medicine clinic. These physicians will all be asked the same questions about insurance and their opinion on how it affects their clinical decisions. These interview questions will be analyzed to find recurring opinions and findings to delineate the most common ways physicians believe they are affected by insurance policies. The quantitative data in this study will be collected in this same survey such as the percentage of the physicians who believe insurance does or does not affect them.

This will allow us to gather an understanding of to what extent orthopedists and sports medicine physicians are affected by insurance. The survey differs from the 2006 study as the survey created an easier, less time consuming questionnaire that made doctors more inclined to participate. If the questionnaire was replicated from the survey, doctors would have fallen behind on their schedule. The survey would also look at how insurance affected a physician’s clinical decision over their entire career as the Houston Methodist Sugar Land orthopedists and sports medicine physicians do not have the final say when it comes to performing a procedure and the hospital system determines that a person can or cannot receive treatment so there is less control in the physician’s hands.

Results

The survey’s response rate was 7 out of the 18 physicians at the clinic or ~40%. As seen in Figure 1, 57% of physicians believe that insurance policies have an effect of physician’s clinical decisions. This is a similar finding to the results of the 2006 Georgetown study, however this study finds that the majority of clinical decisions were affected by insurance. This study has also found that insurances have not allowed physicians to perform certain treatments or surgery. All of the physicians agreed this was mainly due to the Houston Methodist hospital system not accepting the patients’ insurance or it being more expensive at the hospital. Many times patients who are in need of surgical intervention cannot receive it because of the cost or due to insurance. The lack of insurance was found to be the type of insurance that affected physicians the most. Patients who lacked insurance and had to pay out of pocket were limited by the cost of certain treatments and many times did not have access to them due to this. Although on the other hand, the lack of insurance allowed treatments to be performed without the need for preauthorization by insurances. One of the most common procedures performed at the clinic was steroid injections. The majority of respondents agreed that their ability to perform this procedure was relatively unaffected however some patients would need to come for a second visit as insurance approval was needed first. Lastly, this study determined that insurances have mainly affected the ability for physicians to perform quality of life treatments. Figure 2 shows that over 85% of physicians believe this to be true and many of them commented that insurance companies have the ability to approve or disapprove certain treatments that are in the patients' best interest. These treatments may not be life saving but they still may reduce pain or discomfort and due to the decisions of the insurance companies, the patient may have to pay out of pocket to receive these.

Conclusion

This study determined that insurances do affect orthopedic and sports medicine doctors’ clinical decisions. However the extent at which they are affected by insurance may be different because they practice in a hospital system so there are factors that influence decisions. It was found that rather than clinical decisions being affected, the ability to perform certain treatments or surgeries were more commonly affected. The insurance companies would decide if they would cover these treatments and if they would not then the patient would either not receive them or have to pay for them out of pocket. These findings may be different if this study was conducted in a private orthopedic and sports medicine practice. They can accept a wider range of insurances there and the treatments there are generally less expensive than ones provided in a hospital system.