

Let's protect Oklahoma patients' rights

By Jonathan Small and, State Sen. Ervin Yen | January 23, 2015

Many policy issues will be considered by the Legislature during the 2015 session. No doubt health care will be a topic of discussion. As health care costs continue to grow and the Affordable Care Act (Obamacare) changes how people get medical care, everyone's looking for policy reforms and innovations that can make acquiring high-quality health care a reality for more people.

While opinions on health care and the ACA differ, common-sense solutions should be supported. Health care policy reforms must be pursued. Many patients, doctors, employers and providers feel overwhelmed by the current system. Doctors and patients often express that they feel as if they're just a number and not a name. They feel that in the typical health care model, costs continue to rise with no end in sight. They often feel that the health care system inappropriately at times involves a bureaucracy or a middleman that makes getting services needlessly complex and expensive.

Oklahoma is getting national attention for the growth of direct care arrangements. Direct care arrangements between doctors, patients and employers work similarly to many services consumers buy. In a direct care arrangement, the doctor provides a prospective patient with a set fee for monthly services or a one-time fee for a specific procedure. Doctors across the nation now offer family and primary care services for less than the cost of a phone bill per month and provide excellent care.

For one-time surgical procedures, direct care arrangements make the experience for the patient, doctor (and often the paying employer) more efficient, at a lower cost with higher quality.

Direct care arrangements are resulting in patients being able to trust that they'll be affordably cared for, not just "covered." Direct care arrangements facilitate and expand something patients and doctors both long for — a direct relationship with a doctor. Direct care arrangements provide affordable options with predictable costs. These arrangements often make the process of acquiring health care a simple and manageable experience, even removing inappropriate bureaucracy and the middleman when a go-between isn't necessary.

Direct care arrangements also are freeing patients and even employers to better allocate resources for health insurance, stabilizing costs and letting consumers use health insurance when more appropriate or needed.

Given these outcomes, direct care arrangements should be encouraged. But some are attacking the patient-doctor relationship, asserting that direct care arrangements should be regulated by state insurance departments. This is absurd. Citizens are free to buy multiple goods and services without such exchanges being deemed as "insurance." The direct purchase of medical services and products should be no different.

To protect the rights of doctors, patients, employers and other providers, lawmakers should provide statutory protections against direct care arrangements being deemed insurance. Let's make sure Oklahomans are affordably cared for, not just "covered."

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Direct care can move patients from ‘coverage’ to affordable treatment

By REP. DAVID DERBY & SEN. ROB STANDRIDGE | February 6, 2015

The 2015 legislative session is starting and crucial topics will be raised in the next few months. Few topics will be as crucial to the future of Oklahoma as the topic of health care.

Despite the implementation of the Affordable Care Act (ACA or “Obamacare”), health-care costs in Oklahoma are still increasing and consuming an ever greater share of family, business, and government budgets. The hassles of bureaucracy and middlemen, even on procedures where none is required, have made medical care so expensive and burdensome. Furthermore, both patients and doctors feel like cogs in the system, nameless and lacking personalized attention. As everyone searches for innovative reforms to make high quality health care more attainable, it seems that Oklahoma may have found the solution.

Here, a growing number of doctors, employers, and patients are using direct care arrangements to ensure that they are affordably cared for and not just covered. Direct care arrangements are the perfect solution for doctors who feel that the current approach to purchasing health care is not allowing them to provide patients with services they need. These arrangements allow doctors to set a fee for monthly services or just a one-time fee for specific procedures. For one-time surgical procedures, direct care arrangements increase efficiency, at a lower cost for higher quality care, for all parties involved.

All this provides health care for a predictable cost for both doctors and patients. For patients specifically, direct care can help save thousands of dollars in deductible, co-pay, and other associated health-care costs. Doctors in Oklahoma are now providing primary care services for a fee of just \$50 a month, and both patients and doctors report significant satisfaction with these sorts of arrangements.

Patients can still keep their medical coverage, but instead choose to use it only when unplanned and higher cost medical needs arise. These arrangements facilitate what every medical practice needs — a direct relationship between the patient and the doctor. Moreover, this manageable process removes unnecessary bureaucracy and middlemen simplifying health care for the patient.

With so many clear benefits, direct care arrangements should be a common sense solution. But some are already attacking these arrangements, claiming that direct care arrangements should be regulated by state insurance departments. This would be an irrational violation of the relationship between doctors and patients. Such attacks on direct care arrangements must be stopped to protect affordable health services for all Oklahomans.

This is why we have proposed legislation that would protect the relationship between doctors, patients and employers, to allow them to continue to arrange freely the payment of care without those arrangements being subject to state insurance regulation.

Many will have to agree to disagree about the ACA. But we believe all can support policies that protect the rights of patients and doctors and that make sure patients are cared for affordably and not just covered.

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