

For immediate release

For more information, contact:
Nathan Wei, MD
(301) 694-5800

Halloween nightmare: How insurance companies are making medical decisions that harm patients!

A scary epidemic is spreading... more dangerous than methicillin-resistant staph (MRSA), and as common as the cold. Ultimately, it will ravage the health of almost every individual in the United States. Is it a satanic plot? Maybe... It is the fact that insurance companies now make almost all the medical decisions regarding what tests a patient can have, where they can have it, and what treatments are allowed once the diagnosis is made.

According to Dr. Nathan Wei, "it used to be infrequent but now it happens with almost every patient. We order a test. The insurance company tells the patient they can't have it done because "it's not necessary." When we challenge their ruling by telling them they're making a medical decision, they deny it and say, "The patient can get the test... we're just not going to pay for it."

He adds, "And if we order a medicine, we have to jump through hoops to get it approved for the patient. And more likely than not, the insurance company will then tell us to use a cheaper alternative even if it is the totally wrong medicine for that patient... it's crazy."

Here are five things a patient can do to help himself or herself:

- Refuse to accept the insurance company decision. Insurance companies expect most people to cave in right away.
- Draft a letter to your congressperson with the details of your health dispute. Insurance companies don't like to have to deal with political pressure.
- Do your homework. Have the information that points towards why you are right and the insurance company is wrong.
- Realize your doctor is your advocate. Form a partnership with him or her.
- If you absolutely need treatment and your insurance company still refuses, ask your doctor if there are any clinical research studies you can participate in. These are a low cost or no cost solution, in many cases.

Dr. Wei is a board-certified rheumatologist and Clinical Director of the Arthritis and Osteoporosis Center of Maryland.

#