

Fight spurs call for less secrecy

By Sarah Pusateri and Carol Gentry

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The contract dispute between BayCare Health System and UnitedHealthcare forced 74-year-old Mike Dellmore to choose between his doctors and his insurance plan. It was a no-brainer.

"I've got certain doctors I like, and I'm not gonna lose them," the Clearwater retiree said. "I don't care. If I get sick, I'll have to go to another hospital, and there are some hospitals in the area -- and I'm not going to mention no names -- I wouldn't take my dog to."

In January, Dellmore will be insured by Florida Blue. He says the switch wasn't a terrible hassle for himself, but for many of the 400,000 others in Tampa Bay who are affected by the dispute, his wife included, it is.

His wife doesn't have the option of switching plans because she gets her coverage through her employer. If she keeps going to her doctor under the BayCare Health System, United will no longer cover it. She'll have to pay out-of-pocket.

"She's upset," Dellmore said. He feels that he and his wife were trapped in the middle of an unnecessary dispute. And health-system experts agree.

"Maneuvering like this, where health systems flex their muscle and require more money, this is why health care costs so much and why it's pulling the rest of the US economy off of a cliff," said health consultant Brian Klepper of Atlantic Beach.

It all started when BayCare Health System, a network of 10 major non-profit hospitals, notified United that it was ending their contract early because, according to the hospital system, United had failed to pay bills totaling \$11 million. United denies this and says BayCare is demanding unreasonable rate increases -- more than 20 percent for employer-based plans.

BayCare denied the numbers were accurate but wouldn't discuss specifics, saying the contract was confidential. On Nov. 26, the contract ended, and patients were left to fend for themselves.

Some health-care experts view this as a debacle that could have been avoided.

"This would have been an ideal opportunity for a third party who is trusted in the community who is objective to step in and say, I'm going to take both of you and put you in a room and we're going to settle this on behalf of the community," said Jay Wolfson at the University of South Florida.

"That would have lent credibility to these discussions that obviously went nowhere for a long time," Wolfson said. He questioned the premise for the dispute.

"Who cares about the bloody \$11 million? It's a drop in the bucket for BayCare. If they're so concerned with principle, then they should have brought somebody in a long time ago to fix this thing from the outside. A trusted third party. For some reason, they didn't think it was important enough and neither did United."

Wolfson says involving a third party would have led to transparency, something he and Klepper agree is long overdue.

"We need to know what costs actually are in hospitals," Klepper said.

Health care costs have gone up at four times the rate of general inflation almost every year for more than a decade, he noted, and secrecy is part of the reason.

But Marshall Kapp, director of the Center for Innovative Collaboration in Medicine and Law at Florida State University, says BayCare and United might simply be doing what they must to survive financially.

"There's an old saying: 'No margin, no mission.' If you can't stay in business," Kapp said, "you're not doing anybody any good. You can't serve anybody, so there is an obligation to maintain that financial viability."

It doesn't necessarily mean there is an ethical violation when patient health care coverage is disrupted, Kapp said.

Regardless, Wolfson says, the fight between the two "behemoths" affects 400,000 patients and thousands of physicians, which makes it a matter of public concern. Added to that, he said, are "millions of dollars of Medicare public money that goes into this."

He said, "Let's not forget that BayCare is a not for profit 501(c)3 corporation, affording them tax exemption under the Internal Revenue code. That is public money that they do not have to pay in taxes."

BayCare and United released statements this week saying both are open to further discussions. But they didn't say any are scheduled.

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