

Medicare Access in Tallahassee: Milestone or Millstone?

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Most older persons in America use Medicare as their primary health insurance. Medicare coverage for hospitalizations is automatic once the citizen turns 65 and was a participant in the Social Security system (“Medicare Part A”). Coverage for doctor’s visits, and other services (“Medicare Part B”), costs an additional fee. Some beneficiaries choose to enroll in a Medicare health maintenance organization, which covers both hospitalizations and doctor’s visits (Medicare Part C,” also called “Medicare

Advantage”). Since 2003 beneficiaries can also choose to enroll in Medicare Part D, which covers medications. Patients enrolled in a Medicare Advantage program usually have their medications covered too.

All doctors treating Medicare patients must decide whether they will participate in the Medicare program. Participation means they will accept the payment for the service that Medicare allows. This decision is an “all-or-none” decision – either the physician must accept the Medicare payment for all patients, or not bill Medicare for any patients. If the physician does not accept “assignment” then he or she can bill the patient privately and the patient can choose to pay for the visit out of their own pocket or through some other type of insurance the physician accepts.

Nationally somewhere between 7% and 14% of physicians do not accept Medicare assignment payments or new Medicare patients. There have been some reports that this number is increasing. The reason for not accepting Medicare patients mostly has to do with the belief that the Medicare payment is too low, perhaps not even covering the cost of providing the care in the office. There is also the reality that Medicare patients often are complex and take more time than younger patients with commercial insurance. Given the currently expanding number of older people because of the aging of the baby boom generation there is concern that access to care will suffer if large numbers of physicians refuse to accept Medicare.

Many cities are starting to brand themselves as “retirement havens.” Tallahassee is such a place – beautiful surroundings, wonderful parks, access to cultural events and excellent educational opportunities, and a low rate of crime. But one of the key factors that draws retirees is the

quality and access to medical care. While Tallahassee is known for having high quality medical services (high performing hospitals, top-notch HMOs) many citizens have told stories of difficulty finding doctors who will take a new Medicare patient in their practice.

The FSU College of Medicine recently conducted a study of Tallahassee's primary care physicians to assess whether they were accepting new Medicare patients. We surveyed 79 primary care physicians (family medicine and internal medicine) by a combination of emails and personal phone calls to the office. Either the physician or the office manager was asked whether the office was accepting new Medicare patients. Physicians who were full-time employees of the hospitals, residents, and physicians of the Capital Health Plan (which requires their physicians to accept new Medicare patients) were excluded from the survey.

Ninety-two percent of Tallahassee's primary care physicians participate in Medicare by accepting assignment payments. However, of those physicians 44% are not accepting new Medicare patients in their practice. An additional 16% of physicians limit the number of new Medicare patients they will accept. The remaining 40% of primary care doctors accept new Medicare patients.

We also heard from people in the community that a doctor's office may say on a survey that they accept new patients, but then when the office is called they are told something different. For that reason, we conducted a "secret shopper" study. This is a respected method of research where a person poses as a patient to test a theory. The FSU Institutional Review Board approved the research. One of the authors (J O'S) posed as a son of an older person who was moving to Tallahassee, and he was trying to find a new doctor for his father. The researcher/son called each office that stated they accepted new Medicare patients on the survey and asked if the office was accepting new Medicare patients. One-hundred percent of the offices who said they accepted new patients also said they accepted new patients on the Secret Shopper phone call.

So it appears from this study that a higher percentage of primary care physicians in Tallahassee are restricting access to new Medicare patients than the national studies. It is possible that this could create access problems for new persons moving to our community. The Affordable Care Act includes a small increase in payments to primary care physicians and this could possibly alleviate some of the problem. New patients have the opportunity to join Capital Health Plan, which has open access to its physicians. But the real problem is that we do not have enough primary care physicians to meet the growing aging population.

In most developed countries, approximately 65% of physicians are primary care specialists (internal medicine, family medicine, pediatrics) and 35% are other specialists. In the US, we have exactly the opposite. Many studies in the US and elsewhere show that the key to providing high quality health care at a lower cost is to have a good foundation of primary care providers, with the right number of specialists when you need them. Future blogs will deal with how we might make that happen.

Helpful links:

A good place to start for anyone on Medicare: www.medicare.gov

For those looking for a doctor in Tallahassee and surrounding counties: <http://capmed.org/find-a-doctor/>

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Prior to coming to the FSU College of Medicine as the founding chair of the Department of Geriatrics, Dr. Brummel-Smith served as the medical director to the PACE Elderplace program in Portland, Ore. He also served as Bain Chair of the Providence Center on Aging and as professor of family medicine at the Oregon Health Sciences University. He has served as the Section Chief for Geriatrics, Department of Family Medicine at University of Southern California, and Division Chief, Geriatrics, Department of Medicine, Oregon Health Sciences University. He is a past president of the American Geriatrics Society. He is also a member of the National Advisory Council on Aging at the National Institute on Aging. He is the chair of the Association of Directors of Geriatric Academic Programs. He has been selected by his peers 11 times as one of the Best Doctors in America. He is currently completing a Health and Aging Policy Fellowship in Washington, D.C.