

How to Handle Unnecessary Medical Treatment

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One of the reasons our healthcare costs continue to rise is the American epidemic of unnecessary medical treatment, which is estimated to be wasting hundreds of billions of dollars each year. This should hit close to home for Americans, who continue to pay higher monthly insurance premiums and larger deductibles for systemic-driven, unneeded care. We see evidence of this all around us, such as annual cervical cancer testing that's now only recommended every three to five years for patients who do not have genetic predispositions. Another example is when healthy patients are forced to undergo unnecessary lab work before elective surgeries. Or, when a patient gets orthopedic surgery when they may have been better off with physical therapy.

The Washington Health Alliance, a nonprofit dedicated to making care safe and affordable, is one among many organizations that have conducted studies to prove it. It analyzed insurance claims from 1.3 million patients who received one of 47 tests or services that are considered overused or unnecessary. What they found should make patients and doctors rethink that next referral. In a single year, more than 600,000 patients underwent a treatment they didn't need, costing an estimated \$282 million. More than a third of the money spent on the tests went to unnecessary care, the study found.

There Are No Stupid Questions

So, what can we do about these types of unnecessary medical treatments? There's no easy answer. Sometimes there's nothing patients can do about it, especially when emergency treatment or urgent care comes into play. Sometimes all you can do as a patient is double check and make sure everything that's being done is necessary, which starts by asking key questions:

- Ask whether you really need the test, procedure, or medication, and whether what's being recommended will specifically address what's ailing you or your loved one.
- Ask what risks come with treatments and prescriptions.
- Ask whether test results tend to be inaccurate or inconclusive, and whether the results could potentially lead to more testing.
- Ask whether there are simpler or safer options or alternatives.
- Ask what will happen if you choose to wait, or even choose to do nothing with the recommended treatment or medication regimen.
- Ask how much it costs, and then compare it with other costs as a conscious and empowered consumer of your healthcare.

Asking these types of questions may not only protect your healthcare dollars, but also minimize waste and higher medical costs for all.



Second Opinions Could Save Costs

Once you've made the informed decision to move forward with your care, it's critical to get a second opinion before agreeing to any costly or invasive treatment, surgery, or medication. To lower the uncertainty around what's next, these second opinions help you avoid unnecessary costly procedures, months of missed work, and pain medication usage. If you decide to move forward with the procedure after obtaining a second opinion, make sure it is with a specialized, high-quality care facility, with fair, bundled pricing at contracted rates that lower your out-of-pocket costs.

As one of the nation's leading cost containment providers, it's our mission to help each member's healthcare dollars go further by ensuring a fair exchange of goods and services for each healthcare dollar spent. By working together as healthcare consumers, we believe we can all improve our healthcare system one treatment at a time.

About Advanced Medical Pricing Solutions (AMPS)

Advanced Medical Pricing Solutions (AMPS) provides market leading healthcare cost containment solutions serving self-funded employers, brokers, TPAs, health systems, health plans, and reinsurers. AMPS mission is to help clients attain their goals of reducing medical and pharmacy costs while keeping members satisfied with quality healthcare benefits. AMPS leverages its 15+ years of experience and data in auditing and pricing medical claims to deliver "fair for all" pricing. AMPS offers detailed analytics and transparency to provide clients with insights based on plan performance. Learn more at www.amps.com.

Resources

- Allen, Marshall – *Never Pay the First Bill: And Other Ways to Fight the Health Care System and Win*
- Washington Health Alliance – *Report: More than 1 Million Washington Patients Received Unnecessary Tests, Procedures, and Treatments*