

Testimony from Lois Whitmore, Essex Junction on S31

Medical care is expensive and for some people, it's as big deal as buying a house or a car. We have to make the best call because so much of our dollar is at stake. So too is getting a medical procedure and or a surgery or an out-patient procedure. When you buy a house, a broker helps you shop around. In a car dealership, well --we all kind of know we are on our own when buying a car.

But our health is so precious. Who guides us? How can our community best provide guides for us all?

Who gives us a price list so we can shop around for the best technical skills; the best price, the best location that meets our needs both geographically and monetarily, with our particular insurance coverage, or lack of it? Who shares statistics of outcomes? Where is the broker who best treats conditions like my family's-- auto immune disease, arthritis, joint replacement, heart disease, cancer? And when health is concerned-- and we all hope we are all going to age-- we should all know how long it will take us to get into the doctor, have the surgery, have the procedure, be treated in a "reasonable time frame and with a modicum of dignity" as well as what it will cost.

While some of you may be extremely facile at sitting at a computer doing online comparative shopping, many of our most vulnerable may not have those skills or because of their conditions, pain, illness, no capacity to do so. But all of us have "skin in the game."

We don't just want to know what it costs; we want to know whether the doctor is successful in treating conditions like ours, or whether there have been problems and adverse outcomes at a facility. You don't always have the time to spend hours online doing comparative shopping. Sometimes we have to make medical decisions very quickly. But on the other hand, if it isn't urgent, we'd certainly like to know we could drive close to the same amount of time in a different direction and save a lot of money.

Since so many procedures are done outpatient, shouldn't the provisions of this bill be focused on the outpatient experience? (independent medical facilities, clinics, urgent cares, etc., not just hospital external affiliated clinics or as hospital in-patients)

S.31 could achieve the goal of transparency for a medical consumer if it answers these questions:

- Who provides the price list? What oversight will be in place to ascertain accuracy?
- Who is responsible for creating such a list and keeping it up to date? Is this going to be generated and maintained by the State, e.g., the office of Health Care Advocate's website? What about procedures that are not listed—where does a consumer get information?
- When is a medical consumer given the price information? Who, specifically, is supposed to give information of additional location costs besides the basic medical care? Because of the competition between facilities, and sometimes providers, is it realistic to assume that any one of them will willingly recommend some other provider or a different facility? Or give that information in a timely manner?
- Doesn't knowing how long you have to wait to get a provider or procedure factor into a decision about how much you are willing to pay? Without oversight, wouldn't it be possible for charges to be higher where waiting times are shorter, thus exploiting the consumer? Shouldn't you also have info on process, (how many patients get the recommended care for their condition), outcome measures, (how well patients do after they receive treatment), and patient safety(how often patients suffer from hospital-acquired infections, for example) on the same site as the price list?
- What are the penalties to the medical professionals and institutions for non-compliance with listing information and what is the grievance procedure for medical consumers to file complaints? What oversight role is the state willing to undertake to maximize transparency?
- If consumers don't know where to find the information in an accessible comparative format, with a decision tree which matches common insurance carriers, or non insured prices how can they compare? How much responsibility should Vermonters have about obtaining information, and what role must the state play in educating consumers?