Are physicians pawns in our health care system?

The title of this article is not my own, but was assigned to me by Dr. Jeffrey Singer. As a physician who battled the corrupt, third-party system for years, and then opted out of that system, I will offer a no-holds-barred discussion of this question. I will warn you from the outset: this will not be a politically correct dissertation. It will not appeal to those who simply want to commiserate.

A glance at the chessboard of the American health-care system provides ample evidence that doctors have indeed assumed the role of pawns in the game. This is a fascinating phenomenon, for two reasons. First, it is irrational. Doctors – as the strongest and most versatile pieces in the game – have no value to society in the role of pawns. Second, despite our obvious position of power, we have behaved in a helpless manner, cowering to the players of Wall Street. We have literally handed them our king’s crown, along with the keys to the medical castle, without any real fight.

As the rightful kings of the game, this kind of resignation does not become us. Our acquiescence has been devastating for the subjects of our kingdom, namely our patients. As leaders, showing our “sensitive side” while under attack from invaders has highlighted our ignorance of Darwinian evolution, not our intellect. We have behaved as if it were somehow noble or beneath us (i.e., filling out forms, prior authorization, dealing with ICD codes), with little job satisfaction or financial compensation. This dysfunctional medical persona - the doctor who “cares only about helping others” - is misguided and sick. It has led to pathological, co-dependent behavior that has placed us in a subservient role to Wall Street.

Am I really serious about physician co-dependence? What do we call a female patient who walks into our office and says: “Doctor, my husband is an unemployed...
drunk who abuses me and takes my money for booze; he takes the money I need to feed my children; but somehow, I just can’t leave?” Well, we call that person “co-dependent.” We advise her first to go to a shelter. Then we arrange for some counseling to make the one change that matters most; her perceived powerlessness. What should we call a physician who says: “I don’t know why I keep taking these terrible insurance contracts; these companies abuse me and abuse my patients; they literally steal money from me and force me to see 30 patients per day just to stay in business, but I just can’t survive without them?” The diagnosis is the same: co-dependence. Like a spouse who is beaten, robbed and abused by an alcoholic husband, doctors remain in abusive relationships with third-party insurance companies, complaining about their victim status and powerlessness to change their circumstances.

Let’s take a look at the current “kings” on the healthcare chess board; the CEOs of the Wall Street third-party payers. Though I was given the chess game metaphor for the article, the healthcare system is more appropriately described as a jungle. The CEOs of Wall Street are more predators than they are kings.

For three decades, these predators have preyed on both doctors and patients. They have done to the medical system what they have done to our entire financial system; they’ve destroyed it! Pretending that you can work with a predator is naïve and dangerous. It is akin to zebras trying to negotiate with a pack of hyenas. You just can’t collaborate with a pack of hyenas who want to eat you; you either fight them or run from them, but you can’t delude yourself into believing that you can negotiate with them.

The unchecked growth of the Wall Street hyena pack has caused the near extinction of an animal that is critical to our medical ecosystem, the primary care internist. Just three weeks ago, JAMA reported that only 2 percent of 1,200 medical students surveyed from the class of 2007 will be entering the field of primary care internal medicine. Bright young medical students have figured out that internal medicine, as it is currently practiced, is nothing short of professional suicide. As a result, Americans will soon face a physician shortage that will be no less consequential than losing their 401K plans. In short order, they will soon wake up to find that there are no primary care doctors to access, regardless of the implementation of any so-called nationalized healthcare plan.

So what is the solution to this hostile takeover of our profession? What should physicians do?

There is only one answer: stop acting like pawns! Doctors do not have to be victims. Doctors are smart people. Their brains are capable of adapting to changing conditions. By simply opting-out of the third-party system, we can transform ourselves from pawns into kings and lead medicine back to greatness.

After fighting the predators for years, I left the system to open one of the first concierge practices in the country. I’ve just authored the first book on the topic. I no longer fill out paperwork, waste my time on “prior authorization” or worry about ICD 9 codes. I have direct financial relationships with my patients. I have time to spend with my patients. My patients love the access and care that they receive. Sure I take care of some wealthy people. But I also take care of many poor people who cannot afford my services. I do so free-of-charge, of my own volition, at my own discretion.

The only way for physicians...
to take back medicine is to do so at the individual level; one practice at a time. We cannot wait for Washington, the AMA or some sympathetic politician to solve our problems. This will never happen, because these groups are part of the problem! Medicare is facing inevitable financial collapse and any half-baked national health insurance system will also collapse under its own bureaucratic weight.

Understand that I am not against catastrophic health insurance. Catastrophic health insurance is a necessary evil for all of us. For the few in our society who truly cannot afford insurance, it will need to be subsidized. But every healthcare dollar need not flow through the sticky pipelines of third-party payers. This is not “insurance”; it is a bastardized, outrageously expensive form of pre-paid medical care. There is no value-added in having the insurance companies involved in the interaction between doctors and patients, either in the office or in the operating room.

It has been said that third-party insurance executives are more akin to mafia extortionists than they are true middlemen, who at least deliver a product to our table. Insurance executives take money from the patient and the doctor, and they provide nothing of value in return. If you think I am exaggerating about the true nature of insurance company executives, look at the brazen behavior of the largest insurance company in the world, AIG. Just one week after receiving an $85,000,000,000 bail out from tax payers, they treated themselves to a $440,000 luxury vacation at a high-end resort on the California coast.

Any species that refuses to acknowledge the true nature of predators will perish. As the parents are eaten, there are fewer offspring, as we are now witnessing with internists. These are fundamental laws of nature. If we wish to survive, it is time for doctors to stand up and be doctors again. Borrowing from Disney’s Lion King, it is time for Simba to grow up and assume his rightful role as king in the medical circle of life. It is time to take back the medical pride lands from the hyenas and return balance to the system, for the good of all species involved.

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