 Click to Print

[SAVE THIS](#) | [EMAIL THIS](#) | [Close](#)

03/20/09 06:48 AM

## Another Voice / Health care

# Code of conduct would protect patients from insurers

By Max Hamburger

- Perhaps you have seen the recent stories in The Buffalo News pertaining to local health insurance companies saving consumers millions by increasing the usage of cheaper medicines. You may also have read stories of New York Attorney General Andrew M. Cuomo suing insurance companies like Excellus for fraudulent practices. (A settlement was announced on March 5.)

Maybe you are among the thousands who have witnessed a substantial increase in your health insurance premiums while seeing no corresponding expansion of access to critical medicines. Undoubtedly, you have concerns about your coverage and wonder whether insurers often act in your best interests. Most likely, your physician has the same concerns.

With respect to substitution of more expensive drugs with cheaper ones, savings are certainly possible, but at what cost? Have you noticed how difficult it has become to access a critical drug your doctor feels is most effective in treating your condition because of its cost? Would it stun you to know that your insurance company may be offering your doctor financial incentives to dissuade him from prescribing more expensive drugs, even though those drugs may be best for your specific ailment? These practices happen in Buffalo.

Long-overdue scrutiny is focusing on insurers and their prescribing, marketing and reimbursement practices. In fact, in a survey of more than 1,200 physicians conducted last year by the Medical Society of the State of New York, 87 percent of physicians said they feel pressure from insurance companies to change their course of treatment for patients because of cost-saving measures, not what is right for the patient.

Moreover, a shocking 93 percent of physicians said that insurance companies required them to change the medicines they prescribe. When insurance companies take decisions for your wellbeing out of the



**JOE BASIL  
RESALE**  
WNY'S BEST SELECTION

**30 USED  
VEHICLES  
UNDER  
\$10,995**



**BASILCARS.COM**  
**716.206.1780**

hands of your doctor, are insurance companies doing what is right for their customers, or simply watching their bottom line?

To curb such practices, the New York State Rheumatology Society supports the American Medical Association's call for a "Health Insurer Code of Conduct." This code would set forth clear and concise principles addressing both medical care policies and payment issues, and would feature a mechanism to monitor compliance.

This code would challenge health plans to modify their restrictive policies without the need for legislative or judicial intervention, benefiting customers by expanding access to critical treatments. After all, preventing illness is the best cost-saving measure available.


The New York State Rheumatology Society is committed to the best health care for patients suffering from musculoskeletal diseases and for unfettered access to care. Let us put patient needs above the numbers on insurers' balance sheets and put critical treatment decisions back in the hands of physicians and patients, where they belong.

*Max Hamburger, M. D., is president of the New York State Rheumatology Society.*

---

**Find this article at:**

<http://www.buffalonews.com/opinion/anothervoice/story/613461.html>

 [Click to Print](#)

[SAVE THIS](#) | [EMAIL THIS](#) | [Close](#)

Check the box to include the list of links referenced in the article.