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Doctors Play Crucial Role In Tying Health Care Choices To Value

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Using financial incentives to nudge consumers into making smarter healthcare decisions is getting a lot of attention these days.

Earlier this month the wonky journal *Health Affairs* highlighted "value-based insurance design" a mouthful of a term that boils down to a pretty simple idea: Link people's out-of-pocket medical costs to a medical treatment's value to their health rather than its price.

Sound sensible, right? Well, experts caution, that this seemingly commonsense approach could be undermined if doctors don't get on board.

About 1 in 5 large companies has some sort of value-based approach in place, according to human resources consultant Mercer. Most are centered on medications, encouraging people to take their blood pressure and cholesterol-lowering drugs by reducing or eliminating copayments, for example.

Patients, and their doctors, generally like the lower copays — so do pharmaceutical companies.

But there's increasing interest in not only encouraging the use of high-value services but also discouraging the use of low-value services. In Oregon, for example, starting last month 155,000 public education employees and their dependents will have to pay \$500 extra if they want certain overused services, including hip and knee replacements, spinal surgery, and knee and shoulder arthroscopy.

After the program was announced, some orthopedists contacted the state expressing

concerns, says Joan Kapowich, administrator for the Oregon Educators Benefit Board. She said the board wasn't trying to prohibit knee replacements and other orthopedic procedures, but rather encourage a discussion between patients and their doctors about alternatives such as muscle strengthening and weight loss. "It's the idea that maybe you should have a medical option instead of a surgical one," she says.

If VBID enthusiasts don't get doctors on their team, it could spell trouble for programs that are just beginning to experiment with discouraging some types of medical care, say health policy experts. Doctors, after all, have a lot of clout with patients.

Patients trust their doctors more than they do their employers or insurers, says Marge Ginsburg, executive director of the Center for Healthcare Decisions, a nonprofit that studies how consumers make health care choices. If doctors don't present these programs to patients in a positive light, "there really will be a tremendous backlash."

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