

A note to our families about insurance decisions...

We have all read articles about the changes to our healthcare system and the effect it has had on one's ability to keep his/her physician and affordable insurance. These articles are also frequently accompanied by columns that list reasons why physicians should avoid discussing these issues with their patients. Over the past year, we here at Tosa Pediatrics have heard numerous stories not just of dropped insurance, an inability to navigate government websites, and the incredible increase in premiums and deductibles, but also those of having to choose between cheaper insurance with a narrow network plan that does not include us, or significantly more expensive plans that do.

Providing our patients with great medical care starts with their ability to come here. Therefore, understanding the barriers to their coming here is crucial to providing that care, and to maintaining our 45-year independent philosophy.

Many of you have or will be facing changes in the insurance you are offered through your employer. You may not even know it yet. To keep costs low, those changes may involve narrow networks such as Aurora or the Medical College that exclude us. We know this to be true because patients have shown us letters from HR departments stating exactly that, and because our most recent request to be included in Aurora's network was denied.

One of the many advantages of being independent is that we have the ability to think outside the box and act on new creative ideas without interference. There are no CEO's telling us how to practice medicine or which insurances to accept or deny, and no company lawyers telling us what we can or cannot discuss with patients.

We choose to discuss.

Over the last 12 months, we have experimented with what we refer to as "individualized hybrid plans" – plans that keep insurance affordable to you through your employer yet allow you to get around the restrictions of narrow networks. This is not high-priced, big-city concierge care. This is care tailored to each individual family, and so far, no two "hybrid plans" are the same. These plans have categorically worked for the handful of families who have accompanied us on that climb outside the box. They come from places such as the Medical College and the Greendale School District, while others who were previously covered are now simply wedged without coverage between state-subsidized care and Obamacare.

Unfortunately, you might say, this is the type of creativity required in this climate.

Fortunately, however, you belong to a practice that refuses to allow an unwillingness to engage in creative conversations obstruct your access to what we think is great personalized medical care.

Please talk to us about the challenges you face. *We physicians*, not our staff, will sit down with you and work through them with you. If you truly want us to continue to care for your family, we promise you we will do our best to find a way to make it work.

As always, we are so grateful for and humbled by your faith in us as your family's pediatricians – thank you!