Insurer-Driven Steering of Imaging Site-of-Care: Implications for Major Stakeholders
Authors and Disclosures

• Mohsin Mukhtar, BS, BA
  – The author has nothing to disclose
• Kalen Riley, MD
  – The author has nothing to disclose
Purpose

• Insurers are driving a movement to reduce healthcare costs by steering patients to access care at locations less expensive than hospitals.

• In particular, Anthem’s new imaging site-of-care policy has ramifications that extend beyond patients and their providers.

• Who are the major stakeholders and how will they be affected by such policies?
Materials and Methods

• A review of all relevant literature, policy language and press releases was performed to:
  – Identify the major stakeholders
  – Assess the implications of insurer-driven imaging site-of-care on identified major stakeholders
Results

• Five major stakeholders are identified:
  – Hospital systems
  – Standalone imaging facilities
  – Patients
  – Academic community
  – Field of radiology
Results

- Hospital systems
  - Lost revenue from a traditionally profitable service
  - Disrupted patient care requiring reorganization of patient referral system
  - Increased risk of erroneous clinical decision-making as access to comparison studies and non-imaging electronic medical records is potentially compromised
  - Risk to maintenance of standard imaging services
Results

• Standalone imaging facilities
  – Increased patient load
  – Uncertain capability to immediately handle influx of patients and potential complications during advanced imaging
  – Increased revenue, profitability and leverage power in the marketplace
Results

• Patients
  – Increased wait times and delayed access to care
  – More fragmented and insurer-driven care straining the patient-physician relationship
  – Inner city and rural residents hit particularly hard given limited options
  – Enrollees in low-deductible health plans forced to fulfill imaging needs at sites other than hospitals
Results

• Academic community
  – Lost teaching opportunities for academic radiologists
  – Lost learning opportunities for fellows, residents and medical students
  – Lost opportunity to train the next generation of radiologic professionals
Results

• Field of radiology
  – Pitting of hospital-based and standalone radiologists against each other
  – Fueling of a hostile culture within the profession
  – Distracting from the larger mission of being in service to patients
  – Setting of a dangerous precedent
Discussion

• Cost disparities for imaging services exist
  – Per 2017 analysis published by Healthcare Financial Management Association, average prices for MRI and CT scans are 70-149% higher at hospitals vs standalone imaging facilities

• But cost alone does not capture the diversity of missions of these two sites of care
  – Mission-blind approach to cutting costs is myopic
Discussion

• Insurers have fiduciary responsibility to minimize costs and maximize profits

• This responsibility to cut healthcare costs is shared by everyone else – hospitals, patients, academic community, etc.

• These parties should be equally involved in the discussion to seek creative and mission-minded approaches to cost-cutting
Conclusion

• Insurer-driven steering of imaging site-of-care has obvious deleterious consequences for four of five major stakeholders
  – Standalone imaging facilities alone face a clear and optimistic future while hospital systems, patients, the academic community and the field of radiology all face less certain futures

• All stakeholders have a critical role to play in shaping future policy decisions
References


• Anthem. Imaging program expands to include level of care reviews. Available at: https://www11.anthem.com/provider/in/f4/s0/t0/pw_g303738.pdf. Accessed January 27, 2018.


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• Tweet @ us:

  @momukhtar    @KRileyMD

• Email:
  – mohsmukh@iupui.edu
  – riley9@iupui.edu