



Caveat Emptor – Thoughts about the Affordable Healthcare Act

BY DR. THOMAS P. FINLEY, Optometrist

Lots of changes in our health care world are occurring.

The Affordable Healthcare Act is here to stay.

Health care exchanges opened October 1, 2013. Unfortunately, many of the details of health care reform have not been determined. What specific services are included and excluded? What is the provider reimbursement for these yet unknown services? Who will pay for it and how? How much will it cost? Also concerning is that all of these important after-the-fact decisions are being made behind closed doors by special committees with little to no accountability.

Health care change will affect almost everyone and run the spectrum from good to bad. Health care is a very complicated subject with no easy fixes. Medicare is a perfect example. Our government forced people to pay into Medicare for years. Today, Medicare eligible people want the health care they paid for and our government promised. The government pays out more than it takes in which was predicted back in the early 1970s. Changes need to occur without decreasing access and quality of care.

Health insurance companies will continue to profit. One well known insurance company has not increased reimbursement for exam services in over 15 years, and had recently decreased reimbursement. Their website boasted another year of record breaking profits due to: increasing policy holders' health insurance premiums, eliminating sick and medically higher risk policy holders, and decreasing payment to health care providers. Because of the still undefined benefits they must offer under the Affordable Care Act and not being able to deny coverage for preexisting conditions, health insurance premiums are estimated to increase over 50% next year.

Our health care landscape will continue changing and become more corporatized. Hospitals are buying many private doctors' offices. Health care will become more sterile, impersonal, rushed, and numbers driven. Most doctors are in their chosen profession to help their patients, but because of the many changes occurring, doctors will be forced to spend significantly less time with their patients.

New technology continues to develop which allows health care to become more advanced and accurate. These advancements are expensive which increase health care costs. Like everyone, health care providers must accept, purchase and use newer technological instruments to offer state of the art and professional standards of care. Unfortunately, many of these technological advances are not reimbursed by health insurance companies or Medicare.

Health wise, we have become an unhealthy, sedentary, overweight society. Diabetes is increasing at alarming rates. When we get sick and need a doctor, we want one immediately. We want the best health care, but don't like paying for it. We'll spend our money on the latest iPhone and Starbucks coffee, but may cut back on health care. Our health care system has few incentives to take care of ourselves. So what might we expect and how do we deal with it?

Providers will have to see more patients and get paid less, so expect less face time with your doctor. More and more services won't be covered by insurance companies, so expect to pay more out of pocket. It may take longer to get an appointment to see a doctor. Health insurance premiums will continue to increase. Doctors will continue dropping out of Medicare and Medicaid programs, and stop being providers for insurance companies with poor reimbursements. Concierge offices will continue evolving for those able and willing to pay for more personal care. Small

independent doctors' offices will continue closing and eventually disappear. There will still be a need for free clinics.

What can we do to help ourselves? Everyone should keep an accurate spread sheet of all personal and family health issues. Document all operations, health issues, complications, drug allergies, medications taken (dosage and for what reason), vitamins taken, etc. You'll be asked for this information over and over because of government mandated electronic health records. Eat properly, exercise regularly, take vitamins and supplements (check with your doctor first), have regular well-visit examinations, follow directions, take all prescribed medication correctly, and don't smoke. Wash your hands several times every day. Get a yearly flu shot.

Before your examination, write down any questions you have. Your doctor may not have enough time to answer all of them during your exam but can call or email you later. Be wary of any health claims that seem "too good to be true." They usually are. Be accountable for your own good health as best you can. With all of the temptations surrounding us, it's difficult, but well worth the effort. Invest in your own good health.

Health care change is here. Be prepared, but more importantly, be proactive and take good care of yourself. Our country still offers the best health care in the world.



Dr. Thomas P. Finley received his Bachelor of Science degree from St. Francis University in Pennsylvania, and his Doctorate of Optometry from the Pennsylvania College of Optometry. Following graduation, he served as an optometry officer in the United States Air Force and was awarded the Meritorious Service Medal and the Commendation Medal.

Dr. Finley has served as an adjunct clinical professor for three optometry schools, and has been a clinical investigator for two major contact lens companies. He has published several articles in professional and trade journals and local newspapers and has also lectured at educational conferences.

Dr. Finley is a Fellow of the American Academy of Optometry, a Fellow of the Virginia Academy of Optometry, and a member of the American Optometric Association, Virginia Optometric Association, and Northern Virginia Optometric Society. He is an Advisory Board member for TLC Laser Eye Centers.

Locally, Dr. Finley serves as an active member of the Herndon Rotary Club (past president), Chamber of Commerce (past board member), Optimist Club (youth sports' coach), and Knights of Columbus (past board member). He serves on the board of the Jeanie Schmidt Free Clinic. He was awarded Herndon's "Distinguished Service Award," the Chamber of Commerce's "Small Business of the Year Award," and The Times Newspapers "Best Eye Doctor Award." He has owned his Herndon optometry practice since 1989.

Dr. Finley was recently recognized by the Virginia Optometric Association as Distinguished Optometrist of the Year.

VISION SOURCE™

North America's Premier Network of Private Practice Optometrists



Dr. Finley's Family Eyecare Optometrists

709 Pine Street
Herndon, VA 20170
703-471-7810

www.drfinley.net



FREE Optomap Retinal Imaging

with our new **Optos Daytona Retinal Imaging System. A \$39 value.** Must have comprehensive examination. Bring coupon. **Expires 12/30/13.**

