

NCN in 2009

A Hard Look at Healthcare

NOVEMBER 2009

2009

Coping with Cost-Shifting from Healthcare Reform

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Someone Always Pays

There are varied opinions as to whether or not cost-shifting is a legitimate concern of healthcare reform. If you believe there is no such thing as a free ride and that everything costs something, then you'll understand that cost-shifting is very real and threatening. "If you think healthcare is expensive today, wait until it is free," says Dwight Mankin, President, NCN.¹

Cost-shifting simply means John pays the healthcare bill instead of Mary—literally shifting the cost from one payer to other. That doesn't make the final bill any cheaper. What does affect price is the ability to know how much your health services will cost in the beginning—before services are rendered.

Some legislators in Washington would have us think that healthcare "costs" are too high in the private sector and that this problem can only be controlled by moving "business" to Capitol Hill. After all, nobody controls costs like the government, right? Medicare, Medicaid, and Social Security are prime examples of the inefficiency and waste of tax-payer funds in the hands of those who would seek to whip the healthcare system into shape currently.

Just a Shell Game

Healthcare does cost too much, and people are charged too much. The cost doesn't just go away once the government controls it. As current managing editor of *Health Care News* and former appointee to the Department of Health and Human Services, Benjamin Domenech feels strongly about the state of current healthcare affairs. "Washington is going to try to keep this game going, as cost-shifting to the next generation has paid off for them in the past," Domenech stated.² Cost-shifting occurs in our current healthcare system, and it will continue depending on the outcome of present healthcare bills. There are three tools to deal with this issue—rationality, transparency and a cost-up approach.



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¹ Dwight Mankin. Twitter.com. July 6, 2009. 7:35AM. <http://twitter.com/dwightmankin>

² Domenech, Benjamin, "Time to End the Big Health Care Shell Game," October 26, 2009, The Heartland Institute, http://www.heartland.org/full/26236/Time_to_End_the_Big_Health_Care_Shell_Game.html



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No More Surprises

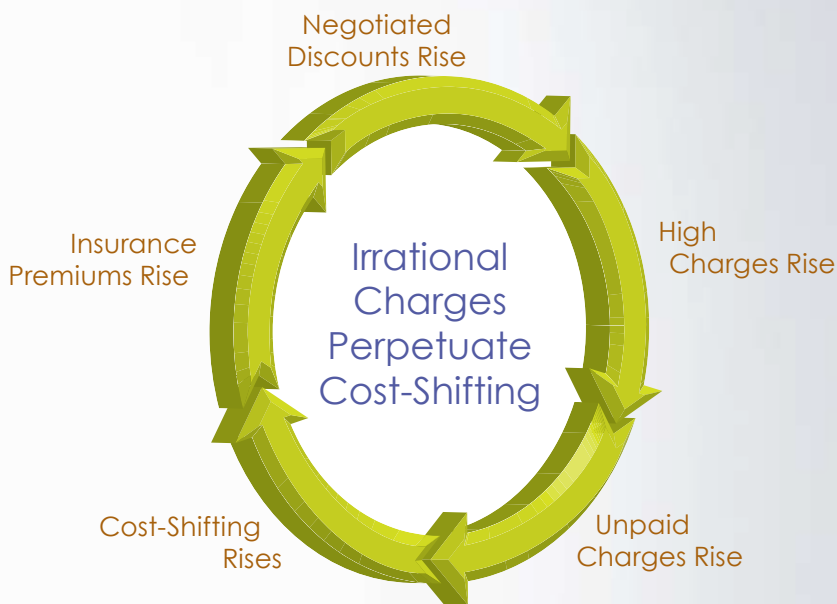
A rational approach to billing means hospital bills are assessed appropriately so patients are less likely to rack up exorbitant amounts of unpayable charges. When this is coupled with a transparent “menu” of charges before a procedure is performed, patients aren’t surprised at the final price tag. This empowers people to shop around for the best facilities and physicians while encouraging them to compete to provide excellent care for a fair-market price.

Cost-Shifting Eliminated

A cost-up approach to billing, rather than the traditional charge-down method, negates the possibility that cost-shifting will take place. For the most part, healthcare costs are fixed. Overhead is a major expense to all business operations, though it can always be made leaner. But charges? The sky is the limit. You can charge as much as you want to as long as people will pay it.

And who isn’t willing to pay when they are staring down emergency surgery?

Cost-up billing lowers the charges passed on to the consumer and can eliminate cost-shifting—it’s a true cure for our unsustainable healthcare system. Every day NCN makes healthcare more affordable for thousands of Americans with game-changing solutions just like this.



About NCN—NCN is the national leader in cost management for out-of-network claims. We use cost-based data and transparent reporting to maximize savings on healthcare claims. At NCN we claim a better way for payers, providers and patients.



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