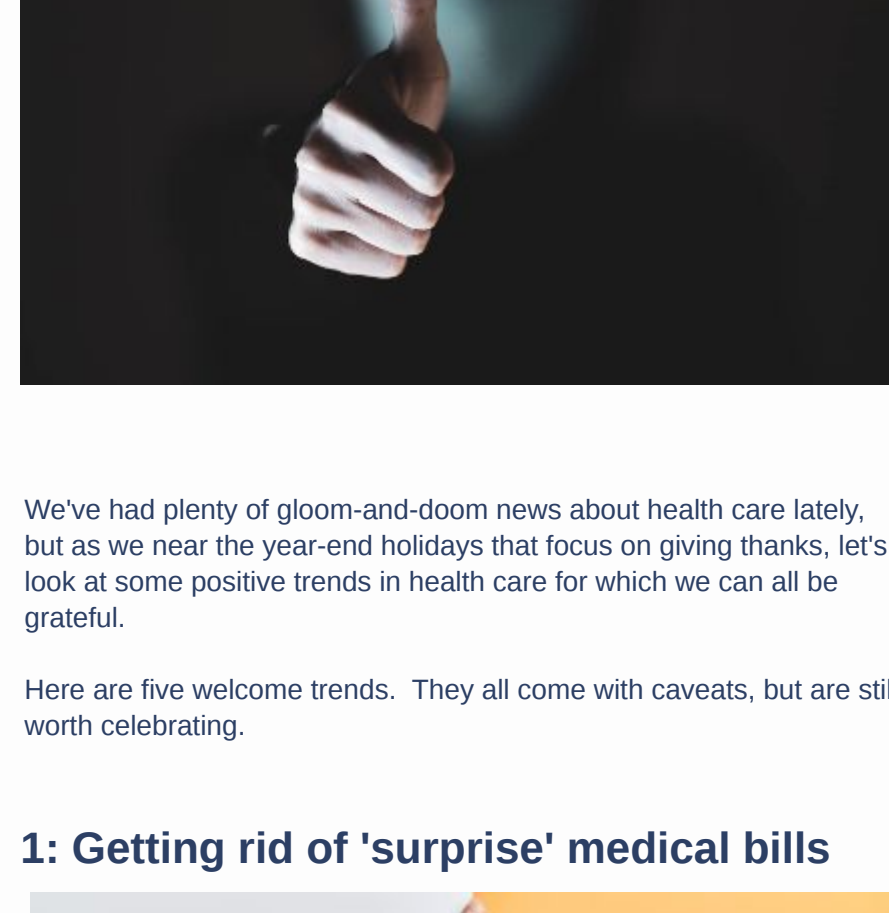


Better Healthcare Newsletter from Patrick Malone

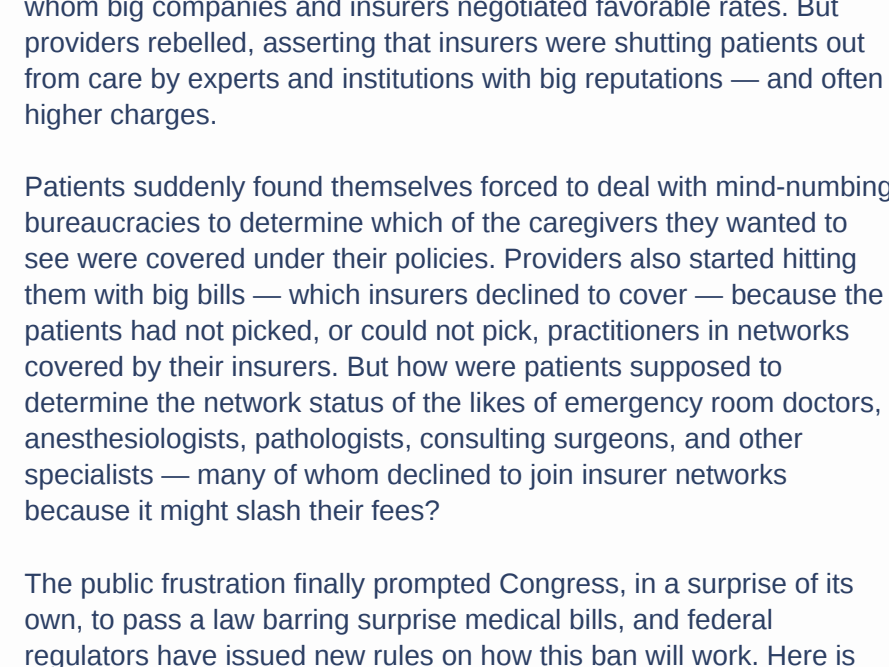
Welcome trends in health care put bad news in perspective



We've had plenty of gloom-and-doom news about health care lately, but as we near the year-end holidays that focus on giving thanks, let's look at some positive trends in health care for which we can all be grateful.

Here are five welcome trends. They all come with caveats, but are still worth celebrating.

1: Getting rid of 'surprise' medical bills



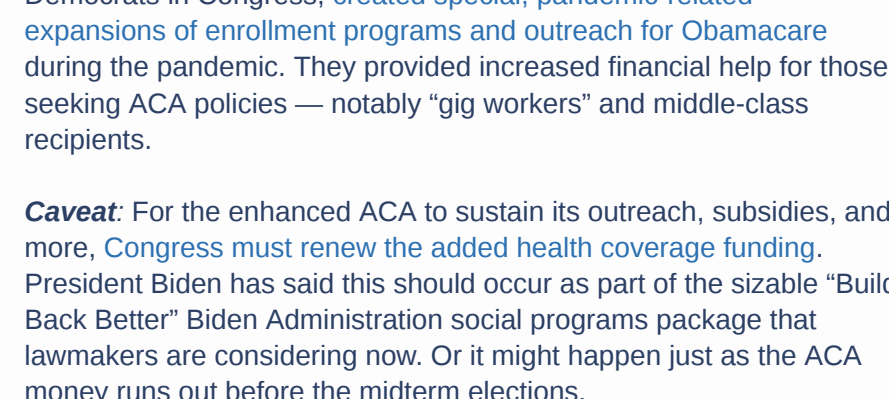
Lawmakers and regulators, starting in 2022, will put a stop to insurance companies and health providers sticking patients in the middle of fee fights with "surprise" medical bills. This infuriating situation exploded when insurers, seeking to hold down costs, steered patients into narrow networks of pre-approved medical providers, with whom big companies and insurers negotiated favorable rates. But providers rebelled, asserting that insurers were shutting patients out from care by experts and institutions with big reputations — and often higher charges.

Patients suddenly found themselves forced to deal with mind-numbing bureaucracies to determine which of the caregivers they wanted to see were covered under their policies. Providers also started hitting them with big bills — which insurers declined to cover — because the patients had not picked, or could not pick, practitioners in networks covered by their insurers. But how were patients supposed to determine the network status of the likes of emergency room doctors, anesthesiologists, pathologists, consulting surgeons, and other specialists — many of whom declined to join insurer networks because it might slash their fees?

The public frustration finally prompted Congress, in a surprise of its own, to pass a law barring surprise medical bills, and federal regulators have issued new rules on how the ban will work. Here is another pleasant surprise from the impending federal action: It may help to hold down medical costs overall, by requiring insurers and providers to arbitrate billing disputes (among themselves and not involving patients)— and to avoid settlements in which the expenses exceed rates normally paid for in-network services.

**Caveat:** Consumers still may be hit with big surprise bills for ambulances and other urgent medical transportation, especially if they must be airlifted for emergency treatment. Congress, alas, discovered that the nation has a messy patchwork of systems to transport patients in a hurry. In some areas, the business has been privatized, while in other areas it remains a costly local government function and federal officials were reluctant to complicate it further. By the way, those with health coverage also should be clear that, while experts are dismantling surprise medical bills, insurers may still require patients to seek pre-approval or prior authorization for certain medical services, especially if they are costly, complex, or considered experimental.

2: ACA hits record highs in coverage



After years of partisan battling, the Affordable Care Act (aka Obamacare) is more than here to stay. It is providing affordable health coverage for record numbers of poor, working poor, and middle-class Americans.

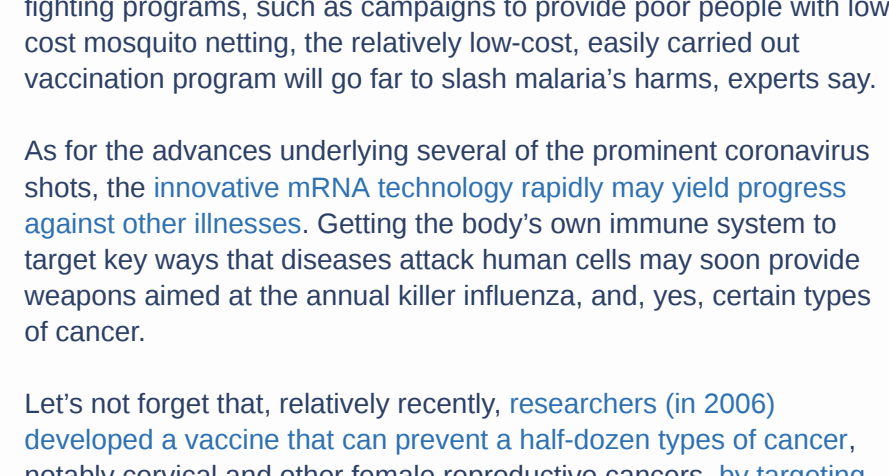
This includes more than 11 million enrolled in plans offered on public exchanges (with federal subsidies), 3.8 million newly benefiting from the ACA's Medicaid expansion, and 3.9 million who were eligible for Medicaid programs but didn't participate until new outreach. The Biden Administration has welcomed the news that 31 million people are covered under the ACA, which has been bitterly opposed by Republican leaders.

Under the Trump Administration and GOP efforts to kill Obamacare without providing bona fide alternatives, 2.3 million Americans became uninsured. Experts estimate that 10% of the population continues to lack the important financial and health safeguard of medical insurance coverage. Despite the huge toll inflicted by the coronavirus on people's health, employment, and finances, the uninsured rate — as some experts feared — has remained stable. Biden officials, working with the Democrats in Congress, created special, pandemic-related expansions of enrollment programs and outreach for Obamacare during the pandemic. They provided increased financial help for those seeking ACA policies — notably "gig workers" and middle-class recipients.

**Caveat:** For the enhanced ACA to sustain its outreach, subsidies, and more, Congress must renew the federal health coverage funding. President Biden has said this should occur as part of the sizable "Build Back Better" Biden Administration social programs package that lawmakers are considering now. Or it might happen just as the ACA money runs out before the midterm elections.

**Important reminder:** This is the time of year for workers who get their health coverage through their employers to receive key information and to make crucial decisions about their insurance for 2022. Nov. 1 is when open enrollment starts for ACA coverage. Don't get intimidated by the jargon or the complex presentations by your company or insurer. Focusing on details can save you money and ensure you and your loved ones get the best, most affordable coverage you need.

3: A landmark time for vaccine successes



With all the noisy disinformation that extremists have spread about the coronavirus shots, ordinary folks may not appreciate that medical historians may regard recent times as a watershed moment for vaccines as a major tool for preventing disease.

Late in 2019, public health officials welcomed a vaccine to battle Ebola, a scary hemorrhagic fever. It took scientists cooperating across three continents, combined with the threat of a major outbreak of the rare but lethal viral infection, to allow at least a wider deployment of the Ebola vaccine — and to prove that it worked.

Public health officials recently have reported success with a vaccine against another huge harm in the tropical and developing world: malaria. The chronic, debilitating, and too often deadly illness — spread by mosquitoes and a blood-borne parasite — kills 500,000 people annually, half of them children in Africa. The novel vaccine tackles a big problem in a regimen of multiple shots, attacking one of the major parasites (*Plasmodium falciparum*) that makes malaria such a scourge. The vaccine is imperfect. But, combined with disease-fighting programs, such as campaigns to provide poor people with low-cost mosquito netting, the relatively low-cost, easily carried out vaccination program will go far to slash malaria's harms, experts say.

As for the advances underlying several of the prominent coronavirus shots, the innovative mRNA technology rapidly may yield progress against other illnesses. Gaining the body's own immune system to target key ways that diseases attack human cells may soon provide weapons aimed at the annual killer influenza, and, yes, certain types of cancer.

Let's not forget that, relatively recently, researchers (in 2006) developed a vaccine that can prevent a half-dozen types of cancer, notably cervical and other female reproductive cancers, by targeting and blocking infections by the human papilloma virus (HPV). That vaccine needs wider use and acceptance in young women and men.

**Caveat:** Vaccines have been legend for being difficult to develop. Despite decades of intensive research around the globe and the spending of large public and private sums, a safe, effective, and affordable vaccine against HIV-AIDS remains elusive.

**Important reminder:** Tens of millions of Americans still have not had the safe, effective, and free coronavirus shots. While all medical interventions carry risks, the benefits of vaccinations far outweigh these, especially with the contagious, debilitating, deadly coronavirus. Public health officials are pleading with the public to get shots not only against the coronavirus but also the flu — to prevent already overwhelmed health systems from collapse in a "twindemic." Patients should talk to their doctors to ensure they and their loved ones are up-to-date with the range of vaccines that can safeguard them from illness.

4: Health careers popular among young



Medical educators are expressing guarded optimism about a surge of interest in health careers among young people.

Medical schools have reported an 18% increase in 2021 applicants, while public health graduate programs have had a 40% spike in year-over-year applications. Programs preparing registered nurses (RNs) with bachelor's degrees have had enrollment increases of 5.6%.

Experts have forecasted that the nation — rapidly graying and with huge looming needs for medical caregivers — may have shortfalls of as many as 125,000 doctors by 2034 and 1 million nurses by 2030.

Even if the interest in health professions stays high, it takes considerable time and effort to fully educate medical personnel and to see them get their vital clinical experience. The slots in schools and programs (internships and residencies, for example) to do so are spare, more than competitive, and costly. Educators and students say the coronavirus pandemic changed the application process, potentially for the better, by allowing aspirants to conduct extensive interviews virtually — saving them big money on travel and lodging and permitting more institutions to look over more hopefuls.

**Caveat:** Health care, particularly in the time of the coronavirus pandemic, has become an unacceptably politicized field, with partisan extremists attacking staff in public health, infectious diseases, emergency care, nursing, and other medical areas. The failure of large segments of the U.S. population to follow evidence-based, common sense, relatively easy measures to battle the pandemic — including vaccination, face covering, testing, and distancing — has resulted in health systems from coast to coast getting battered and at times overwhelmed by desperately sick patients requiring intensive care. The toll on doctors, nurses, first responders, and others in health fields has been profound and sustained. Worst-case scenarios project that health worker burnout will worsen shortages of qualified personnel.

5: Less harsh, more tailored cancer treatments



Medical advances may be taking some of the Big D (for dread) out of the Big C. Experts say that more cancer patients — notably those with breast and lung cancer — may no longer need to dread the painful, invasive chemotherapy or radiation treatments that once were routinely prescribed.

Instead, specialists now may employ gene-testing, the *New York Times* reported, to better target "an ever-expanding array of drugs, including estrogen blockers and drugs that destroy cancers by attacking specific proteins on the surface of tumors. And there is a growing willingness among oncologists to scale back unhelpful treatments." The data on declines of harsh treatments for breast and lung cancer remain small but appear to show sharp falloffs, as specialists find positive outcomes with better targeted drug and immunotherapy treatments.

A key concern for patient advocates long has focused on whether costly or expensive, especially drug therapies for cancer, extend lives and preserve their quality of life — and not whether they just show results, say, in temporarily shrinking a tumor or slowing progress of select symptoms. The psychological toll of cancer and its care, particularly if patients must deal with rigorous treatment regimens, has long been a big issue.

**Caveat:** Alas, all patients do not benefit equally from advances in medical care, especially as innovative treatments can come with costs that may be straining, even to the wealthy. Treatment for cancer can be expensive, so much so that specialists refer to the "financial toxicity" of the disease's care for patients and their loved ones. Targeted breast cancer treatment can cost thousands of dollars per month, while immunotherapy for lung cancer may exceed \$100,000 per patient.

**Important reminder:** Due to the pandemic, patients across the country postponed medical appointments, including important cancer screenings recommended by their doctors. Experts say this could result in another neglected aspect of the recent, terrible, disease-influenced months — more cases of preventable or treatable cancer may harm patients due to delayed diagnosis and treatment. Be savvy about your own health, especially in consulting with doctors you trust — don't delay important medical tests, procedures, or treatments. But don't neglect important medical services, either.

IN THIS ISSUE

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- Gifts need not be so freighted

BY THE NUMBERS

**2 out of 3**  
Number of adults surveyed who expressed concern about 'surprise' medical bills. A study found 1 in 5 emergency claims and 2 in 6 in-network hospitalizations included at least one out-of-network charge.

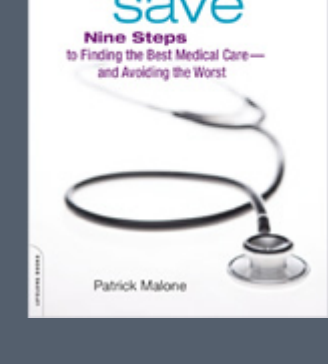
**\$150,000**  
Estimated average hospitalization cost for coronavirus cases requiring ventilator and intensive care.

**\$330,000**  
Median cost for four years of study to become a U.S. medical doctor in private settings (vs. \$250,222 in public institutions). Class of 2020 graduates left medical school with an average education debt load of \$207,000.

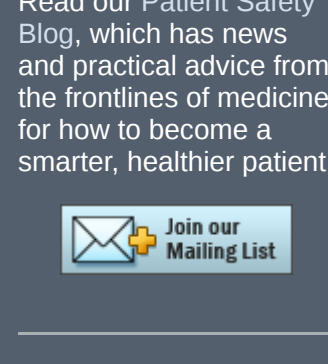
**79 million**  
Estimated number of working-age and elderly Americans reporting medical bill problems or who are paying off medical debt. Uninsured and underinsured adults are more at risk of having medical bill problems and medical debt than those with adequate insurance coverage, experts report.

**16**  
Percentage-point decline found by researchers in one study among older women receiving chemotherapy for breast cancer (to 18% in 2016, down from 35% in 2012).

**#1**  
**Danger**  
ATVs (all-terrain vehicles) cause more deaths and injuries than almost any other product under the Consumer Product Safety Commission's jurisdiction, impacting the lives of more than 100,000 families every year.



Read our Patient Safety Blog, which has news and practical advice from the frontlines of medicine for how to become a smarter, healthier patient.



Join our Mailing List

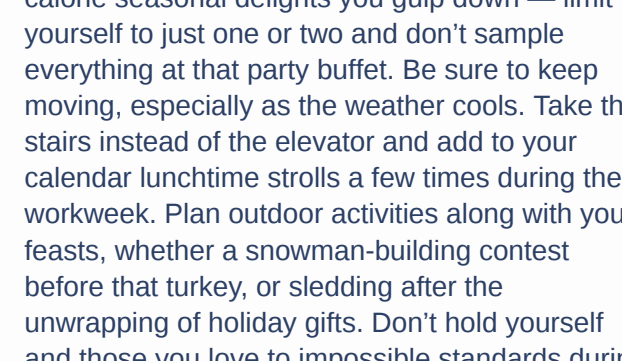
PAST ISSUES

A new generation is getting addicted to nicotine based on a false promise that vaping is less poisonous than smoking. And regulators are out to land. Flummoxed by shifting Covid advisories? Medicine makes progress sometimes by reversing well-accepted advice.

Protecting our health from weather extremes needs planning at home right now. Proven and practical ways to slow or prevent cognitive decline. Telemedicine: super convenient, but hidden drawbacks need attention.

More...

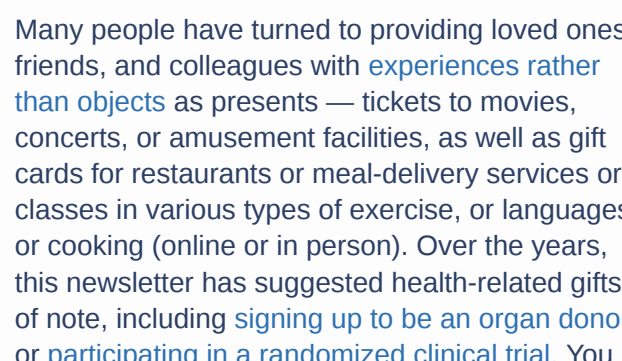
Don't let holidays unravel your hard work to be healthy



Don't let the next few weeks reverse your year's efforts to make decisions about your health. Sure, it's something of a myth that we all pack on pounds during the span between Halloween (oh, that candy) and New Year's, with Thanksgiving and other seasonal holidays providing plenty of excuses to eat and imbibe to excess. Still, a little awareness, resolve, and naysaying can be important in staying as fit as possible during what can be a stressful time for many.

Experts say you should be picky about which high-calorie seasonal delights you gulp down — limit yourself to just one or two and don't sample everything at that party buffet. Be sure to keep moving, especially as the weather cools. Take the stairs instead of the elevator and add to your calendar lunchtime strolls a few times during the workweek. Plan outdoor activities along with your feasts, whether a snowman-building contest before that turkey, or sledding after the unwrapping of holiday gifts. Don't hold yourself and those you love to impossible standards during these difficult times by, say, insisting on over-spending for presents or trying to please everyone with five-star repasts. Please handle those intoxicants with extra caution. Don't drive while under the influence of alcohol, marijuana, prescription drugs, or when dog-tired from too much work and merry making. Do count your blessings to help you get plenty of restful sleep.

Gifts need not be so freighted



The coronavirus pandemic may not have us all locked down as we were during recent holidays. But major disruptions in global supply chains may be sending U.S. consumers some valuable signals about materialism, excess consumption, and what may be virtuous in gift giving. Forecasts say that we'll be more generous than ever, dropping on average almost \$1,500 on holiday presents (a spike in spending, led by high-income households). Economists have a bit of advice on presents for groups — cash may be the best choice, maximizing the chances that recipients will get themselves items they really desire.

Many people have turned to providing loved ones, friends, and colleagues with experiences rather than objects as presents — tickets to movies, concerts, or amusement facilities, as well as gift cards for restaurants or meal-delivery services or classes in various types of exercise, or languages, or cooking (online or in person). Over the years, this newspaper has suggested health-related gifts of note, including signing up to be an organ donor or participating in a randomized clinical trial. You may resolve to share with others and your community, with service-oriented activities (as members of our firm do). If you're looking for charitable groups that can always benefit from help, the firm has a list of suggestions (available by clicking here).

Recent Health Care Blog Posts

Here are some recent posts on our patient safety blog that might interest you:

- Aspirin may not be the easy, cheap, daily wonder drug that doctors once thought it might be: New research has led medical experts to rethink and caution against the low-dose regimen followed by tens of millions of patients in hopes of preventing heart and colon conditions. Those popping aspirin as a safeguard should talk to their doctors, pronto, about continuing to do so — and they should not suddenly quit, on their own. For the middle-aged and mostly healthy, who once might have been routinely advised to do so, doctors should refrain from recommending they take regular low doses, an elite expert advisory panel says. The U.S. Preventive Services Task Force (USPSTF), independent and respect advisors on medical tests and protective procedures, says that evidence has built that aspirin's risks of causing problematic internal bleeding (in the brain and gastric tract) exceeds its benefits in thinning the blood and reducing heart and colon conditions.
- The federal Food and Drug Administration has inflated health and anti-smoking advocates as a way for consumers to reduce or stop harmful use of burning tobacco cigarettes. The decision allowing RJ Reynolds's Vuse product to stay on public markets is the latest in a series of disastorous actions by the agency, putting a smoking advertisement for adults ahead of the health and safety of young people, critics said. They repeated their contention that with bungled oversight on alternative delivery devices and the vaping fad, the FDA has opened the way for a new generation to get addicted to toxic nicotine and lethal tobacco items.
- Americans of all ages adore fast food and prepared meals, but one of the lines in these tasty items are loaded with salt. Now federal regulators have proposed new guidelines that they say could save millions of lives by reducing the salt content of commercially prepared and packaged foods. The Food and Drug Administration's standards, directed at food that flies out of restaurants, as well as from grocery freezers and shelves, seeks to get manufacturers, restaurants, and food services to help people cut their sodium intake by 12% in the next 2.5 years. That may seem like a slight amount, but it could have significant effects, the *New York Times* reported.
- Federal officials have sharply escalated their battle with opioid painkiller abuse and overdoses, issuing an urgent public warning that street drugs of many different varieties may be tainted with tiny but lethal doses of the synthetic painkiller fentanyl. The U.S. Drug Enforcement Administration and the Justice Department also provided stark evidence of the risks involved, announcing a bust involving 810 people and the seizure of 8,843 pounds of methamphetamine, 1,440 pounds of cocaine and 158 weapons," CBS News reported. Officials asserted that the seizure contained enough illicit materials to "kill more than 700,000 people and to potentially make tens of millions more lethal pills." The DEA said it has recorded a scary spike in cases involving pills sold in illicit fashion, fake medications of many different kinds, that are tainted with fentanyl, which pushers say provides a powerful high but which doctors and law enforcement warns can kill in minute doses.
- Millions of Americans soon may be costly hearing aids prescribed by specialists. It took far too long for this big step to occur, and consumers won't see its full benefits for a bit still. But the Food and Drug Administration, by issuing a new, draft hearing device regulation, took a major step in helping ordinary folks, as Congress intended with bipartisan legislation passed in 2017.

HERE'S TO A HEALTHY 2021!

Sincerely,  
  
Patrick Malone  
Patrick Malone & Associates

