

# EDITORIAL

## Local Physician Takes Dim View Of 'Cover Tennessee'

Dear Sir:

Governor Bredesen's recent guest column, "Tennessee and Health Insurance," leads readers to believe that Cover Tennessee has been a resounding success. He said that his "Chevy" model health insurance plan "sure has worked for... thousands of ... Tennesseans" and "at a cost far below conventional plans."

Upon further investigation, however, it appears that Mr. Bredesen's "Chevy" plan is getting a lot more mileage in publicity, including the *Wall Street Journal*, than where the rubber actually meets the road.

According to the December 2008 issue of Health Care News, CoverTN now insures only 15,000 out of nearly 600,000 uninsured Tennesseans. It has also cost taxpayers \$251 million, which means that if all of these 15,000 had been insured since its inception three years ago (a better assumption would probably be half that), then the annual cost per life covered has been about \$5,500 — more than Mr. Bredesen's estimate for a "comprehensive health-insurance policy." In other words, Bredesen's "Chevy" has provided limited benefits to less than three percent of uninsured Tennesseans at more than "Cadillac" rates.

In my opinion, rarely has so much money done so little for so few.

One of the few, Dottie Landry, whom he mentions as an example of the program's success, was twice charged over 10 times what she would have paid at my insurance-free medical practice. Ms. Landry paid \$9,000 for the care of a tick bite that made her very sick.

An uninsured diabetic patient with an infected bruise to his shin paid nearly that amount at a nearby hospital for several days of IV antibiotics. After he was discharged in practically the same condition as he was admitted — with a fever and a red, painful

leg — he made his way to my practice. For a total cost of \$406, we incised and drained his large, infected hematoma, packed and repacked the resulting abscess cavity for two weeks until he was ready to return to work.

CoverTN paid \$4,000 for a "bad dog bite that put [Ms. Landry] in the emergency room with several follow-up visits." For \$375 my clinic repaired an uninsured man's nasty chain saw wound that extended clear down to the bone, then cared for the wound for two weeks until we removed the sutures.

The obvious question is — why does medical care cost over 10 times more at these other medical facilities when compared with ours? Since my practice does not accept any form of insurance, could it be that the third party payment system for non-catastrophic medical care is largely responsible for these outrageous prices? And who pockets the difference? It doesn't take a rocket scientist to figure out how Mr. Bredesen and other health insurance executives have made their fortunes. It sure wasn't taking care of patients.

The ill and injured we will always have with us. Government programs, like CoverTN, come and go according to the condition of the economy and the whims of public opinion. Given that the Tennessee government now faces an \$800 million shortfall in tax revenues and is projecting \$1 billion in cuts to TennCare next year, how will Mr. Bredesen continue funding Cover Tennessee?

Perhaps it's time he looked outside his health insurance box to self-sustaining, direct-pay alternatives like mine that provide 10 times more healthcare for the dollar and which do not depend on the fickle politics of public financing.

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