

## Nobody Asked, Just My Opinion!

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Over the past 10 years, if you've been doing a *great job* managing the cost of your health care plans they have in all likelihood doubled! And, during this time we have shifted an increasingly larger cost burden onto our employees through higher contributions and increased cost sharing at point of care.

Very recently, the Boston Globe published an article (December 28<sup>th</sup>) that would lead you to believe that negotiations dating back to 2000 between Blue Cross Blue Shield of Massachusetts and Partners Health Care (the largest provider in the state) "was a gentleman's agreement that accelerated a health care cost crisis". Days later, Tufts Medical Center announced that Tufts doctors would no longer accept Blue Cross Blue Shield insurance plans beginning February 1<sup>st</sup>, asserting that Blue Cross Blue Shield was refusing to pay Tufts doctors at a reasonable rate. By mid January an agreement between the two parties had been struck. One cannot help but question how much more this "deal" is going to add to the cost of health care locally. Let's face it Blue Cross Blue Shield, Harvard Pilgrim Health Care, Tufts Health Plan, Fallon Community Health Plan, and certainly the publically traded national players, are really just a means by which we finance access to health care. Ultimately, any increase in their claim cost (think of it as the cost of raw materials) gets passed along to the consumer (in this case employer sponsored health care plans).

I do not know enough of the specific facts to determine the validity of the December 28<sup>th</sup> article. However, Attorney General Martha Coakley has recently launched an investigation into whether the State's largest health insurer and its largest health care provider may have illegally colluded to increase the cost of health insurance statewide. This will certainly be an interesting development to monitor.

What I do know, is that in the days that followed the announcement that Tufts Medical Center was opting to drop out of the Blue Cross Blue Shield network I was cautiously optimistic that perhaps Blue Cross Blue Shield was going to take a hard stand on further cost increases in 2009. We can't undo the past, but to me, this seemed to be a step in the right direction. After all, in California provider groups and managed care networks take these hard lines on a much more frequent basis. Coincidentally their health insurance premiums are significantly lower than they are here in New England.

Regrettably the stalemate lasted but a few days. No need for concern - Tufts Medical Center providers are still in the Blue Cross Blue Shield network. But it does make you wonder at what expense?

I am of the opinion that the local managed care entities are far more concerned about maintaining good relations with "their" providers (often referred to as "their partners") than they are with keeping health care costs of their customers in check.