

Cost vs. Consequences: Utilization Management

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Aimed Alliance – Who Are We?

- ▲ 501(c)(3) nonprofit organization that seeks to protect and enhance the rights of health care consumers and providers
- ▲ Conduct legal analysis, educate stakeholders, and advocate on their behalf
- ▲ Work to advance policies that protect consumers and the doctor-patient relationship
- ▲ The vision of Aimed Alliance is a society in which consumers, in consultation with their health care providers and loved ones, can make informed and individually-appropriate decisions about their health care, and those decisions are not overridden by third parties.

Patient-Centered Care

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- ▲ Shared decision-making is central to the doctor-patient relationship
- ▲ Patients should be partners with their health care providers
- ▲ Third parties can interfere with this relationship

Utilization Management – What is it?



- ▲ Cost-containment strategy
- ▲ Copay accumulators, nonmedical switching, prior authorization, and step therapy
- ▲ Each of these represents interference with the doctor-patient relationship by third parties

ALMOST HALF OF PRIMARY
CARE DOCTORS (48%)
ARE CONSIDERING LEAVING
MEDICINE, AND 67%
RECOMMEND AGAINST
A CAREER IN MEDICINE.

HEAVY FINANCIAL & EMOTIONAL BURDEN



90% have diminished time for patients due to administrative requirements



85% feel frustrated when they encounter health insurance-related issues



77% have hired more administrative staff to handle paperwork



65% believe they face greater legal risks due to health insurers' decisions



37% say half or more of daily stress is due to insurance problems

KNOW YOUR RIGHTS

There are things you can do if your health plan won't pay for your medical treatment or delays your care.

www.CoverageRights.org

Health insurance companies can take a number of steps to control their costs. This can mean your health plan won't cover certain treatments prescribed by your health care provider or the plan requires you to take a number of steps before your treatment is approved.

The good news is there are state and federal laws in place that may protect you from these practices.

KNOW YOUR HEALTH INSURANCE RIGHTS

[Home](#) [Insurance Barriers](#) [Find Your State](#) [About Us](#) [Brochures](#)

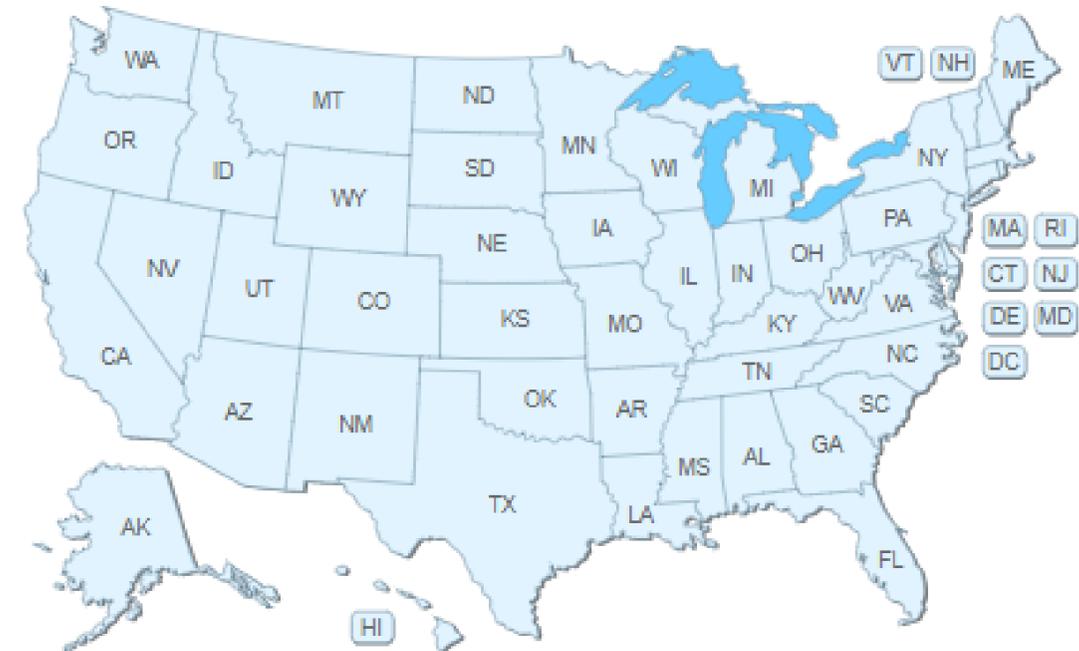
Find Your State

My insurer refuses to cover a treatment that my health care provider prescribed to me. What can I do?

You can challenge your insurer's decision by completing the following steps in order:

- Appeal the decision;
- Request an external review; or
- File a complaint.

To determine what steps to take if your insurer improperly delays or denies your coverage, please click on the state where you live in the map below or select your state here: .



Access to Care



- ▲ Revolutionary medicines are coming onto the market, but if patients cannot access them they are not useful
- ▲ Utilization management practices may inhibit the achievement of broad public health objectives

Thank you!

Questions?

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