

The Essentials of Performing Arts Medicine



National Organization Roundtable: Insurance and Reimbursement Dilemmas for the Patient and Clinician

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Presenter Disclosure Information

- Lucinda Halstead, MD
- Nothing to Disclose
- Ralph Manchester, MD
- Nothing to Disclose



The *majority* of Americans are one illness away from bankruptcy



Performers are especially susceptible since they are vastly underinsured



PERFORMER INSURANCE

DILEMMA

- “Fully Covered” but “Out of Network”
 - Most often when touring
 - Huge HB fees possible (despite MD write off of PB) in network
 - CPT 31579 PB* fee \$1,239.00 HB* fee \$1,389.00
- Performer paying “out of pocket uninsured fee”
 - Can still face with huge HB fees/payment plans from hospitals

WISH LIST

- Universal coverage within the US
 - No “out of pocket” for specialized exams
 - Minimal to no out of pocket for PT, SLP & OT
- Elimination of HB fees for all insurances
- Funds in University Student Health for essential specialty services if parental insurance unavailable
 - Special “Student Supplement” available thru the University

CLINICIAN REIMBURSEMENT

DILEMMA

- “Fully Covered” but “Out of Network”
 - Most often when touring
 - Can face with huge HB fees (despite MD write off of PB)
 - CPT 31579 PB* fee \$1,239.00 HB* fee \$1,389.00
- Performer paying “out of pocket uninsured fee”
 - Can still face with huge HB fees/payment plans

WISH LIST

- Universal coverage within the US
 - Retain PB RVU rate commensurate with other national insurance but at lower dollar reimbursement rate
- If retain current system, allow RVU credit for MD services that are written off
 - Essential to MD survival in Funds Flow Hospital Model
- Elimination of HB fees for all insurances

QUESTIONS

- Can we create a cohort of performers that can be covered by a national insurance program that is affordable and insurable?
 - Covers specialized examinations, scans and tests needed to treat musicians
- Can we create a system within Funds Flow to allow for RVU reimbursement for discounted/free care of performers?



THANK YOU!

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