

Medicine Is More Than a Business

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When you enter a doctor's office, you are not simply entering a store. You may be frightened, in pain and unable to judge the medical choices before you. You are asking another person to use years of training to protect your health.

The Healer Is Not the Financial System

A physician treats the patient. A hospital supplies facilities and staff. An insurer finances or administers covered obligations. An employer may finance insurance. Government regulates, subsidizes and pays for large portions of care. These participants do not perform the same job.

Criticism of healthcare finance should not become criticism of caregivers. The purpose of this series is to protect the medical relationship by understanding the financial structure around it.

Medical Judgment Should Remain Independent

There is nothing wrong with doctors earning good incomes or hospitals earning enough revenue to operate safely. Research requires investment. Competitive businesses can be extraordinarily effective at producing medicines, equipment and technology.

But treatment recommendations should be based primarily on the patient's medical needs. A patient should be able to believe a test was ordered because it was needed, not because one financial arrangement paid more than another.

Competition Has a Place — and So Does Independence

Competition can improve equipment, pharmaceuticals, software and technology. The examination room is different. There, professional independence may matter more than ordinary price competition.

A Web of Dependence

Modern healthcare is interconnected. Hospitals depend on payments. Insurers depend on premiums and contracts. Employers finance benefits. Government depends on taxpayers. Patients depend on all of them.

That interdependence does not prove corruption. People and institutions may follow practices simply because those practices have become normal. No secret meeting is required for an entire system to move in the same direction.

Later we will examine conscious parallelism and the interdependence theory of oligopoly pricing. The human point comes first: people can participate in a harmful system without believing they are doing anything wrong.

We do not have to accuse the healer in order to question the system surrounding the healer.

NEXT IN THE SERIES: Who Really Buys and Sells Healthcare? — The patient receives the care, but

employers and insurers move much of the money.

Editor's note: This series distinguishes documented facts and established law from allegations, disputed interpretations and the author's proposed legal, tax and economic theories.

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