

# Letter to the Editor

## Managed Care and Economic Decision-Making

Dear *Cutis*®:

The editorial entitled “Human Currency, Part I: Walk in My Shoes” (*Cutis*. 2003;72:265) by Jeffrey M. Weinberg, MD, describes a problem familiar to all physicians. Managed care has resulted in daily discussions with insurance company employees as we physicians try to get the best possible care for our patients. Dr. Weinberg accurately acknowledged the conflict as being essentially honest because the insurance company is simply trying to limit its expenses to maximize profits. We, and our patients, are only interested in the best possible diagnostic and treatment options. Economic decision-making always requires a compromise between these 2 conflicting values.

Managed care disrupts the logic of economic decision-making; sound economic decision-making is only possible if the buyer is the same as the payer. An individual patient could have the opportunity to decide if the benefits of a particular treatment are worth the extra cost if the patient is paying for his or her own care. Third parties, be they the doctor or the insurance company, cannot make

that choice reasonably. More importantly, neither we nor the insurer can ethically deny care on the basis of its being too expensive. For example, how can a physician possibly place a monetary value on a patient's life? As Dr. Weinberg pointed out, our role in the decision-making process should be to delineate the relative merits of the various options.

It is clear that patients cannot afford to bear the full cost of their care. However, if we are going to be able to have ethical and effective means of managing the economic cost of providing excellent medical care, then patients have to be able to act like customers of that care. Patients must be responsible for enough of the cost of their care to participate in the decision-making process by weighing the relative costs and benefits of their treatment options. Insurance, both public and private, should assure that no medically necessary care, regardless of expense, is out of reach for any patient.

Sincerely,  
William L. Lupatkin, MD, PhD  
Morristown, New Jersey