

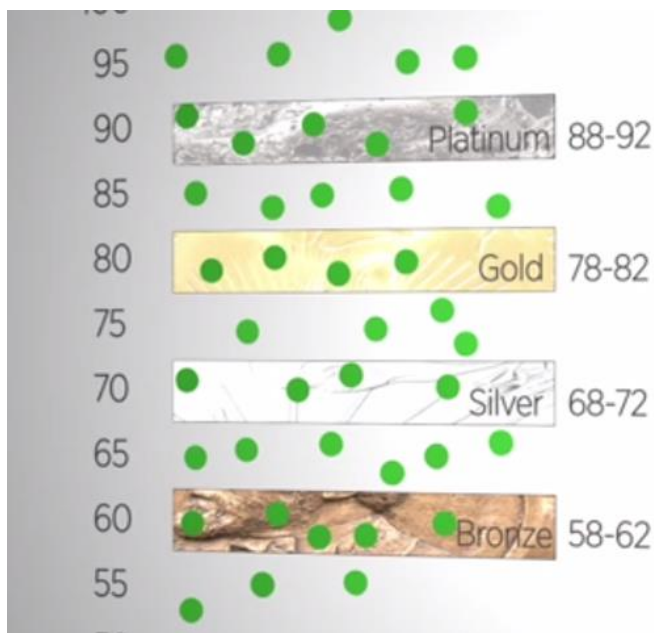


ALL

**The Ebola news keeps coming in by the hour. I have added up-to-date information to keep you current. The first half of the newsletter deals with Obamacare and your future. The second half deals with Ebola and can be seen in the “quick Hits” section below in red.**

**PREDICTING THE FUTURE OF HEALTHCARE**

In all likelihood, almost everyone will lose their health insurance, no matter how much “you like your plan”. Due to the structure of Obamacare, additional restrictions and regulation changes will be instituted each year, making prior plans outdated. Take a look at the diagram from Forbes. I know it looks like a bunch of green dots in a splay pattern, but let’s investigate further. As you know, all plans are a type metal: platinum, gold, silver or bronze. Metals are based on the percent each plan is expected to pay a provider.



Here is the actuarial breakdown to explain the “bars” of metal above.

- Platinum: The plan pays 88-92% of costs
- Gold: The plan pays 78-82% of the costs
- Silver: The plan pays 68-72% of costs
- Bronze: The plan pays 58-62% of costs

Now if your current plan is one of those green dots that don’t lie on a metal bar, your plan is invalid. That’s a lot of invalid plans, but it gets worse. Let’s take an example. If you have a qualified silver plan and if, due to various factors such as “price changes, technology changes, or some other kind of change” your plan covers 74% of costs, you now have an invalid plan, even though it covers more than the prescribed 72%!

So in all likelihood, you will be forced to change your insurance, even if your plan improves and you like your plan. Oh by the way, if you have a super duper plan covering 98% of costs....that’s also invalid. Remember, you can’t have a plan cover more than 88-92% of costs.

### *THE DOCTOR NETWORKS ARE LIES*

I just talked to my own insurance agent. She was kind enough to put my name in the Provider Search Engine to see which plans I “accepted”. If you recall, last year I sent out a letter describing how to opt out of various Obamacare Plans. I gave you a step-by-step instruction of how I did it and a copy of the letter I sent. Despite my efforts here is what she found.

Anthem Prudent Buyer EPO (Small Group) - **Wrong**

Anthem Blue Cross ACO - **Wrong**

HealthNet PPO (including Covered California) - **Wrong**

Blue Shield of CA Exclusive PPO Covered California – **Wrong**

Therefore, when consumers search my name (or yours) they are provided with incorrect information. The patient then yells at my office and yours when they discover the error.

Touted as successful, the LA Times reports that California’s insurance exchange, Covered California, does not have a directory to match physicians and insurances. Really??? If I am an example, this whole system for doctors and patients is a disaster and it’s been 4 years since the law was passed.

### *HEALTHNET REALLY GOING ALL IN*

Do you take HealthNet, or do your patients have this insurance. According to the LA Times, it has proposed dumping its PPO network and switching to plan with 54% fewer doctors and no out-of-network coverage.

“Yet premiums for that stripped-down policy are going up as much as 9% compared with pricing for the PPO. “

If you think that it's only HealthNet, think again. The insurer is following the lead of its two rivals Anthem and Blue Shield, which opened last year with sharply limited networks.

### *HEALTHCARE PREMIUMS RISING – BUT NO ONE WILL TELL YOU MUCH....UNTIL AFTER THE ELECTIONS*

The healthcare exchange opens for business again on November 15. But if you want to know how much your rates will increase, don't bother checking yet...at least wait until after the elections. The government has decided not to tell you how much more you can expect to pay.

This is especially true for states with tough elections. Democratic incumbents are at risk in such states as Alaska, Louisiana and Iowa and curiously enough, those states are probably going to see double digit premium hikes for some state insurances on the exchanges. Here is a breakdown of what we know for those states as quoted from the Washington Times:

- Alaska - The most dramatic increases are underway in Alaska, where the state insurance division has cleared double-digit rate hikes for two insurers, Premera Blue Cross and Moda Health. Premera's premiums will rise by 35 to 40 percent, although 88 percent of Alaskans on the exchange won't feel the full effects because they qualify for federal subsidies, according to the Alaska Dispatch News.
- Iowa - The Iowa insurance commissioner approved last week premium increases for three insurance carriers: Wellmark Blue Cross and Blue Shield, CoOpportunity Health and Coventry Health. Two of those insurers will implement double-digit hikes ranging from 11.9 to 19 percent, the Des Moines Register reports.
- Louisiana - Documents filed with the Louisiana Department of Insurance show some insurers are anticipating double-digit rate hikes, according to the New Orleans Times-Picayune. “Premiums have gone up by 53 percent for the average Louisiana policyholder and many of these policies will again see double-digit increases.”

Nothing like playing politics with peoples' health is there.

### *EBOLA, EBOLA, EBOLA – QUICK HITS*

As you know, I have been on the “warpath” about the lack of quarantine of West African visitors and returning Americans to our country. To date, I have been on KNX news radio and ABC Eyewitness News in an attempt to enlighten people about this problem. I have sent you opinion pieces to think about and send around. Here is a quick hit list on the most current news.

- A Dallas caregiver, Nina Pham has contracted the disease from the first documented Ebola patient, Thomas Duncan. The first response of the government was to blame the victim for blaming protocol.
- Remember, the CDC reassured us that if you just take precautions your risk is low. Pham was not even on the watch list.

- If you were wondering what the protocol for the Dallas hospital was “the CDC instructed the hospital to use a buddy system in which workers supervised each other as they suit up or remove the gear. And spray down the medical team with a bleach solution after members leave a patient’s room.”
- The CDC, in the wake of the Pham infection, has warned Americans “there could be more cases.”
- The head of the CDC, in response to this new crisis has come up with an amazing suggestion. Frieden said that “as they develop the protocol to deal with the virus, he is telling hospitals to, quote, ‘think Ebola’ when treating symptomatic patients who have traveled through West Africa.”
- “For the first time, the CDC says it’s considering the idea of transferring patients with Ebola to one of those specially equipped hospitals which safely and successfully treated the first three Americans with the disease.”
- The New York Times reports that one “concern for health workers is that as patients grow sicker, the levels of virus in their blood rise and they become more and more contagious.” According to the Times, “researchers at Emory tested patients and found high levels of the virus in their body fluids and even on their skin.”
- A second unidentified healthcare worker has been infected with Ebola!
- This second healthcare worker virus flew on a commercial flight from Cleveland, Ohio to Dallas, Texas on Monday– a day before she reported symptoms of the virus. She flew on Frontier Airlines flight 1143 at around 6:00 p.m. EST on Oct. 13. There were 132 passengers on board
- The plane was used for five additional flights on Tuesday before it was removed from service. Those flights include a return flight to Cleveland, Cleveland to Fort Lauderdale–Hollywood International Airport (FLL), FLL to Cleveland, Cleveland to Hartsfield–Jackson Atlanta International Airport (ATL), and ATL to Cleveland.

#### More Ebola News on Primary Patient, Thomas Duncan

- We are now finding out more about the initial response to the first Ebola patient. On the day that patient, Thomas Duncan was admitted to the hospital with possible Ebola symptoms, he was “left for several hours, not in isolation, in an area where other patients were present,” nursing union co-president Deborah Burger said.
- While taking care of Mr. Duncan, nursing expressed concerns that their necks were exposed even as they wore protective gear. The nurses were told to wrap their necks with medical tape according to nursing union officials
- They were told to use medical tape and had to use four to five pieces of medical tape wound around their neck. The nurses have expressed a lot of concern about how difficult it is to remove the tape from their neck,
- The nurses allege that his lab samples were allowed to travel through the hospital’s pneumatic tubes, possibly risking contaminating of the specimen-delivery system. They also said that hazardous waste was allowed to pile up to the ceiling.
- Nurses treating Duncan were also caring for other patients in the hospital and that, in the face of constantly shifting guidelines, they were allowed to follow whichever ones they chose.
- The hazardous waste from Duncan “piled to the ceiling” during his final days