

## <u>Digital Medicine Is Here – Like It or Not!</u>

I was on vacation recently and some of the places we visited were "off the beaten path". My daughter introduced me to "Whatsapp". This is a sharp texting service. All I needed was an internet connection and I was texting for free from halfway across the world! I am not telling you this to rate the application or drive up its value (I don't own any shares that I know of). I am trying to let you in on what is the next step in the digital evolution of health care. Evidently WhatsApp announced that it is adopting end-to-end encryption. This appears to have opened access for its use in health care. According to Fortune magazine, 90% of doctors in Brazil communicate with patients using Whatsapp. The application has proved useful in tracking the country's Zika virus outbreak.



The US has been slower to embrace WhatsApp, with just 4% of doctors using it, mostly out of concern with HIPAA violations. One would think that HIPAA violations would not be a problem given WhatsApp's encryption technology. Today I visited the WhatsApp website -- here is what they say about implementation of encryption.

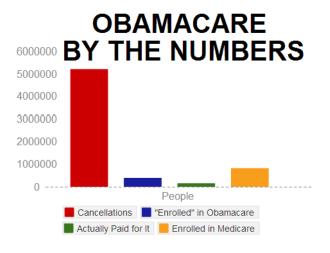
"Privacy and security is in our DNA, which is why we have end-to-end encryption in the latest versions of our app. When end-to-end encrypted, your messages, photos, videos, voice messages, documents, and calls are secured from falling into the wrong hands. WhatsApp's end-to-end encryption ensures only you and the person you're communicating with can read what is sent, and nobody in between, not even WhatsApp. Your messages are secured with a lock, and only the recipient and you have the special key needed to unlock and read your message. For added protection, every message you send has a unique lock and key. All of this happens automatically: no need to turn on settings or set up special secret chats to secure your messages.

**Important**: End-to-end encryption is always activated, provided all parties are using the latest version of WhatsApp. There is no way to turn off end-to-end encryption. End-to-end encryption is available when you and the people you message are on the latest versions of WhatsApp."

I am not an expert on HIPAA compliance and there is no statement about HIPAA on their website, but this appears to be a major breakthrough. Oh, did I say the cost is \$0. How you are reimbursed for texting messages will be up to you. I am just here to tell you what is "cutting edge". Let me know if you have used it and what you think at reed.wilson@privatepracticedoctors.com

# It Must Be Really Bad If the Washington Post Is Dumping On Obamacare

As the initial hoopla about the Affordable Care Act fades, we see a clearer picture on the reality of its implementation. The Washington Post, a very pro-Obamacare news outlet, stated on August 29 of this year that actual enrollment numbers are



falling far short of forecasts; in fact, enrollment is less than half of initial forecasts. The repercussions of this are massive. With the healthy not signing up, there have been, and will continue to be, marked increases in health insurance premium costs. As a result of less than projected enrollment, major health insurance companies have sustained large financial losses and, will no longer offer coverage. Instead of a robust choice of health plans, about one-fourth of all counties in the US will be a single insurer market. This is very bad news for the future of the ACA.

Compounding the problem is the fact that because of high premium costs, many individuals are foregoing purchasing health care insurance despite the penalties. Even those who are to be subsidized are not buying into the plan because of high deductibles. Finally, the byzantine process of enrollment is so confusing that many people give up.

### If you recall, this what we were told:

"This exchange will allow you to one-stop shop for a health-care plan, compare benefits and prices, and choose a plan that's best for you and your family" and "You will have your choice of a number of plans that offer a few different packages, but every plan would offer an affordable, basic package."

This has not occurred. One can attempt to place a positive spin on this, but when a person's health is at risk, spin does not provide a solution.

### The Story of Three Americas

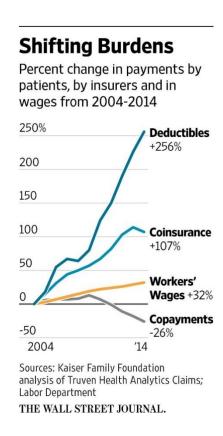
David Cutler is a Harvard health-care economist. When discussing health care, he says there may be three Americas

- The poor who access public health
- The rich who can easily afford healthcare
- The middle income who struggle to pay for health care

This appears to be borne out by recent studies which show middle income households now devote, at 8.9%, the largest share of their spending to health care. By 2014, they were spending 25% more than they were during the recession that began in 2007. Because of this, the middle class has cut back on most discretionary spending such as dining out and clothing.

The plans that employers are providing are getting tighter and tighter as well. During the past five years, there has been a 67% increase in deductibles, a figure

that far outpaces wages. The bottom line: health care costs are eating up a larger and larger share of income and this is occurring in the face of slow economic growth and very tepid wage growth. For better or worse, health consumers are using health care more judiciously.



If that's not enough, the price of prescription drugs has been accelerating. The average price of brand name drugs rose 16.2% in 2015 and is up almost 100% since 2011. I could have sworn the ACA was supposed to "cure" all these problems, not exacerbate them. Is this "governmen iatrogenia"?

# I Smell A Controversy Coming

Tell me if you think there are going to be some upset folks on both sides of the "argument". SSM is a Catholic health care organization that has a joint venture with Walgreens in Missouri. The Catholic group has 18 hospitals and 65 clinics and is set to take over 26 express health care clinics already operating in

Walgreens pharmacies around St. Louis. Well, it appears that under pressure from the American Civil Liberties Union, the Catholic health care provider is committed to provide artificial contraception at the chain of clinics.



I am no expert on Catholic teachings, but this sure appears to be a no-no. SSM is an institution founded by Franciscan Sisters of Mary. They did not provide artificial contraception because it is forbidden by Catholic doctrine. Statements by the SSM and Walgreens spokesman confirm that they will be providing contraception at these facilities. I wonder which Archbishop is in charge of ordering supplies?

# Do Patients Realize What's Happening

I read an interesting article titled "Do Patients Realize What's Happening to Health Care?". It was written by a doctor and he asked the very real question in this election year, how much do patients really know about our health care system? He asked some outstanding questions.

- Do they realize that having insurance is not the same as having access to care?
- Do they realize that insurance guidelines rather than their physicians' judgment often dictate whether they can get a certain medicine or procedure, and that the choice of medication may be dictated by what kind of deal their insurer has been able to strike with a particular pharmaceutical company?
- Do they understand how new government mandates will affect their care?
- Do they know why their doctor's face is buried in a computer rather than focused on them?



He does not answer the question directly, but you can ascertain that the answer is NO to all the above. He is clearly frustrated and has decided to hold a town hall for his patients. You can read more at: http://www.theintell.com/opinion/guest/dopatients-realize-what-s-happening-to-health-care/article\_6b5acbfd-1554-5593-9b7f-0911b7cfd69d.html

The idea of a town hall for our patients in the Southern California area is probably an outstanding idea. If PPD were to sponsor such an event, would you advertise it, help organize it, and attend? Let me know at:

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