

High deductible plans factor into physician-patient relationship

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(HealthDay)—In an environment where patients are increasingly aware of the costs of health care, physicians need to be prepared to address these issues with their patients, according to an article published Feb. 4 in *Medical Economics*.

Noting that high-deductible health plans have become more popular in health care, physicians need to be aware that patients are more cost conscious and should be proactive by detailing costs and options for patients.

According to the article, high-deductible coverage does reduce people's [health care costs](#) and use. However, this could have a detrimental impact on patient health over time, with patients avoiding appointments because

they don't realize that their deductible doesn't apply to wellness visits, certain cancer screenings, and other preventive services. To address [health care](#) costs, physicians should address patients by name, and show that they are valuable to the practice. They should ask patients for payments immediately, asking how patients will pay, not whether they can pay. Payment plans should be mentioned if immediate payment is an issue. All staff members should be aware of the practice's payment options and procedure costs, and should be prepared to discuss finances. Patients should be reminded about copayment, payment plans, and other options.

"Physician practices walk a fine line between providing good clinical care that meets [patients'](#) needs and limiting the burden associated with spiraling costs," according to the article.

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