

An Arm and a Leg: Two Small Doses of Good News, mini-episode

Transcript published Jan 14, 2021

Note: *Most of this transcript is machine-generated, so it's NOT letter-perfect. We're doing our best! Also, I've left off the list of new donors at the conclusion. (I spell some of them phonetically in the script, so I can try to avoid screwing them up, but you don't need to see that. Also, not everybody wants their name on the Internet.) - dw*

Dan: Hey there. This was JUST going to be a super-quick happy new year episode to say: Hey. Happy new year. We're taking a few weeks to map out some of the stories we'll be doing over the next few months. I've already got a list, and it's gonna be super-fun.

But whoa-- this new year is off to a not totally happy start. The uh, events in our nation's capital have, UNDERSTANDABLY, just about knocked the coronavirus almost off the front page. And that's' even though the pandemic is as bad as it has ever been, and heading in the absolute wrong direction. .

So, happy new year may not be the message I'm leading with here. More like: How are you doing? You hanging in there OK?

And I've got two other things: One is, since the year started, I've had a chance to dig through my inbox a little more--it's possible I'd fallen a little behind-- and some of what I'm seeing is ... really nice. Encouraging. Useful. So I've got one of those notes to share with you.

And before that: On the first working day of the year, I woke up to a message from one of my very favorite people. Niala Boodhoo. She's a public-radio colleague from way back who now hosts a really great daily news podcast from the news website Axios. It's ten really-smart, really-useful minutes a day.

And this was an invite to talk with her about a little federal reform that took effect on January first.

I thought you might like the three-minute segment that came from our conversation. We've expanded it just a bit.

I should say, you'll hear me throw a little cold water on the idea that this reform is gonna solve all our problems. And now, here's Niala's segment from the podcast Axios Today.

Niala B: In 2021 that started the new year also means a new rule for hospitals around the country. Usually they keep rates, they've negotiated with insurers secret, but now hospitals will have to post prices online for every single service drug and supply they provide in theory, this is supposed to make comparing prices for the same services at different hospitals. Easier for consumers, but the reality is far more nuanced.

Dan Weissmann hosts a podcast about the cost of healthcare called an arm and a leg, and he is here to explain more.

Good morning, Dan

Dan: Hi, Niala

Niala B: So, what do you think are the three things consumers need to know about this new law ?

Dan: One is, that it exists and you could, if you're dedicated, go look up a bunch of things and try shopping around. And that is a good thing. The second is there's really only certain situations where, it seems to me, like it's going to be useful.

And that's if you have a specific thing that you think you need or want to do, and you've kind of got time on your side. Like, I'm gonna need a hip replacement one of these days, or, I have this growth and I'm just kind of a little worried about it. . And in those cases this should make it more possible for you to shop around .

And a kind of limitation of where this is useful is if you're gonna, if you're going to shop around, you're also going to have to consider essentially what trade offs you're making. There's this really dramatic example that came up in my reporting where there's a woman who, who thought she would have liked to have had this information,

Her name is Sarah Macsalka her son, Cameron took a spill in the backyard

Sarah: You hear these crazy, screaming, crying coming-- you know-- And uh, I come out and his knee is just a big, gash, ugly mess

Dan: That was gonna need stitches. she wanted to shop around. She took him to the local urgent care clinic where they post the prices and the doctor was like, I could totally stitch this up, but you know, the thing is I don't have any anesthetic. , and, and she was like, well, I guess we're going to the hospital, ER, then.

And then she got the bill and after insurance, it was \$3,000. And she said, if I had known they were going to charge me \$3,000...

Sarah: I would have said thank you very much and walked out and gone back to our lovely urgent care and been like, 'Cameron bite on this stick. We're gonna do this together, pal! We're gonna do this as a family.'

Dan: But those aren't the situations that I think I really worry about . so number three is I'm having a heart attack. I have COVID and I need to go to the hospital.

These are not times when I'm going to go shopping on the internet . And those are the instances where, you know, your health and your financial health are like completely on the line. this is not useful for that.

Niala B: I'm not going to ask you to solve insurance, but just when we're thinking about the idea of transparency, is this law a start?

Dan: A good start is probably overstating it. this is a good thing to do this. this takes away one completely ridiculous set of issues. That woman in Denver now would have the information she needs to say, you know what? We're going back to the urgent care. This does address that. Okay, great. One down, umpty-million to go.

Niala B: Dan Weissmann hosts the arm and a leg podcast, which is all about the cost of healthcare. Dan, thanks for taking the time to speak with

Dan: Niala, thanks so much for having me.

AXIOS TODAY THEME MUSIC OUT

That's Niala Boodhoo, from the daily-news podcast Axios Today, which I now listen to while I am making coffee.

And in a minute, I've got a note that came in last week.

This episode of an arm and a leg is a co-production with Kaiser health news. That is a nonprofit news service covering healthcare in America. Kaiser health news is not affiliated with the big healthcare outfit. Kaiser Permanente will have a little more information about Kaiser health news at the end of this episode.

OK, so here's an email that came in on January 7th. It's from Joshua in Dallas, and the heading was actually "follow-up email." The first one had come in just the day before. This one says

I reached out to your show at the beginning of what seemed to be a nightmare situation. I had received a letter from my new insurance provider stating that a crucial prescription drug I was taking would not be covered under my new plan.

After emailing your show I tried to remember some of what I'd learned from listening. I pulled up my new plan, did some research online and . took lots of notes. I was ready for when I called my insurance provider.

I spent the better part of a day speaking with Monique, the very friendly, very helpful rep. that answered my call. We're still not sure why I received the letter stating that my drug would not be covered under my plan (turns out it is). However because it is a "specialty" medication my co-pay would be "WOW IT'S A LOT" (Monique's words - yes I took notes). So my co-pay is 30%, or \$1063.37 per month. Yes its a lot.

... But it's NOT as much as he was looking at before, when he was told his insurance wouldn't cover the meds at all--that would have been more than 42 grand this year. so, good news. And, he says, there was more.

Monique explained to me that on my plan, my out of pocket expenses would max out at \$4,000.00 per year. My prescription co-payments count towards this yearly deductible.

Joshua also thinks he's got a line on getting that last four thousand covered. I'm waiting to hear details on whether that's gonna totally swing his way. For now, here's how he closes:

My nightmare is over, I credit your show for me not freaking out more than I did, and for giving me the knowledge to be able to find the resources and tools I needed.

I have to tell you, getting notes like this ABSOLUTELY makes the beginning of a year like this a lot, LOT easier and sweeter. I mean, GO TEAM, right?

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Of course, not every note in my inbox is good news-- but every one of them teaches me things that are USEFUL for the work we're doing together. So please hit me up at [www dot arm and a leg show dot com, slash, contact](http://www.armandalegshow.com/contact).

You can upload files there, too, like a medical bill. The form we use is super-secure-- it's built for governments that do things like social-service intake online, and it's the same service that big shops like NPR and [vox dot com](http://vox.com) use.

[Arm and a leg show, dot com, slash contact](http://armandalegshow.com/contact).

Oh, one last reason for doing this mini-episode. We have a LOT of people to thank for supporting this show. YOU ROCK.

So thank you. Hang. In there. I'll catch you in a couple weeks.

Till then, take care of yourself.

An arm and a leg is produced by me, Dan Weissmann, and edited by Marian Wang. Daisy Rosario is our consulting managing producer. Adam Raymonda is our audio wizard. Our music is from Dave Weiner and Blue Dot Sessions.

This episode of an arm and a leg is a co production with Kaiser Health News. That's a nonprofit news service about healthcare in america, an editorially independent program of the Kaiser Family Foundation. Kaiser Health News is not affiliated with Kaiser Permanente, the big healthcare outfit. They share an ancestor. This guy, Henry J Kaiser. He had his hands in a lot of different stuff.

Really different. Poured concrete for the Hoover Dam. Built part of the US Cargo Fleet for World War II. Made cars, including a model called the Henry J. When he died more than 50 years ago. He left half his money to the foundation that later created Kaiser Health News. You can learn more about him and kaiser health news at [arm and a leg show dot com slash kaiser](http://armandalegshow.com/slash/kaiser).

Diane Webber is national editor for broadcast and Taunya English is senior editor for broadcast innovation at Kaiser Health News. They are editorial liaisons to this show.

Thanks to Public Narrative -- a chicago-based group that helps journalists and non-profits tell better stories-- for serving as our fiscal sponsor, allowing us to accept tax-exempt donations. You can learn more about public narrative at [www dot public narrative dot org](http://www.dotpublicnarrative.org).

Finally, thank you to some of the folks who have pitched in at [arm and a leg show, dot com slash support](http://armandalegshow.com/support).

[Names redacted]

THANK YOU!

