

Meeting the Needs of the Evolving Health care Consumer

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Required Disclaimer

- *All comments, observations, and forecasts are my own and in no way reflect the views of Vanderbilt University or any firm with which I am associated as a director or officer.*

Roadmap

- Background fundamentals through the eyes of an economist
- Big Picture Economic Challenges
- How we have lost our way solving the patient problem
- Consumer mindset and needs
- The opportunity for providers

Background

Background

- 1) We are broke
- 2) Health care doesn't create health
- 3) We consume too much
- 4) Health care is dangerous

UGH!!!!!!!!!!!!



State Debt Clocks World Debt Clocks Time Machine

US NATIONAL DEBT
\$34,778,211,230,338
 DEBT PER CITIZEN: \$103,267 DEBT PER TAXPAYER: \$266,952

US FEDERAL SPENDING (OFFICIAL): \$6,690,067,253,678
 US FEDERAL BUDGET DEFICIT (OFFICIAL): \$1,831,356,226,523

US FEDERAL SPENDING (ACTUAL): \$6,836,575,698,414
 US FEDERAL BUDGET DEFICIT (ACTUAL): \$1,977,864,686,872

US FEDERAL DEBT TO GDP RATIO
 1960: 52.83% 1980: 34.59% 2000: 57.71% NOW: 122.27%

US FEDERAL TAX REVENUE \$4,858,711,027,155 REVENUE PER CITIZEN: \$14,465

INCOME TAX REVENUE \$2,297,406,115,930

PAYROLL TAX REVENUE \$1,609,225,800,106

EXCISE TAX \$80,656,065,046

CHARITABLE DONATIONS \$572,350,089,683 PER ADULT: \$2,201

TOTAL STATE REVENUE \$2,352,981,153,240

TOTAL LOCAL REVENUE \$1,262,725,489,154

CORPORATE TAX REVENUE \$477,660,619,466

TARIFF TAX REVENUE \$71,940,300,120

ESTATE & GIFT TAX \$32,004,744,437

STATE DEBT \$1,303,789,729,125 DEBT PER CITIZEN: \$3,881

LOCAL DEBT \$2,448,455,516,315 DEBT PER CITIZEN: \$7,289

MUNICIPAL EMPLOYEES 19,463,819

AVERAGE SALARY \$74,861

US GROSS DOMESTIC PRODUCT \$28,443,539,006,747

TOTAL WORKER COMPENSATION \$14,660,533,755,729

TOTAL FEDERAL/STATE/LOCAL SPENDING \$10,662,667,273,515

TOTAL DEBT TO GDP RATIO 135.47%

REVENUE TO GDP RATIO 29.76%

SPENDING TO GDP RATIO 37.50%

Largest Budget Items

MEDICARE/MEDICAID: \$1,772,139,432,081

SOCIAL SECURITY: \$1,437,143,967,482

DEFENSE/WAR: \$893,501,580,811

INTEREST ON DEBT (NET): \$839,256,234,457

Unfunded Debt/Interest

US TOTAL INTEREST PAID: \$4,543,777,745,959 INTEREST PER ADULT: \$17,478

US TOTAL DEBT: \$100,361,639,120,932 SAVINGS PER FAMILY: \$7,609

BANK INTEREST RECEIVED: \$974,329,709,635 BANK INTEREST PAID: \$147,897,631,145

TOTAL PERSONAL DEBT: \$25,548,868,450,154 PERSONAL DEBT PER CIT.: \$75,860

STUDENT LOAN DEBT: \$1,720,903,770,909 PER STUDENT: \$38,957

CREDIT CARD DEBT: \$1,338,198,566,531 PER HOLDER: \$8,312

Money Creation

USA TREASURY DOLLARS 2025: \$1,578,616,415,149

US M2 MONEY SUPPLY NOW: \$20,941,090,838,288

CURRENCY AND CREDIT DERIVATIVES NOW: \$626,032,161,683,813

USA TREASURY DOLLARS 2000: \$3,545,647,314

US M2 MONEY SUPPLY 2000: \$4,777,939,296,842

CURRENCY AND CREDIT DERIVATIVES 2000: \$90,611,836,204,586

Trade Balance

US DEBT HELD BY FOREIGN COUNTRIES: \$8,397,487,409,136

US TRADE DEFICIT: \$1,075,501,508,852

US TRADE DEFICIT - CHINA: \$279,423,766,435

US IMPORTED OIL: \$251,342,126,737

US POPULATION: 336,483,319	US WORKFORCE NOW: 161,545,415	OFFICIAL UNEMPLOYED: 6,555,402	HEALTHCARE COST NOW: \$14,913	OIL TO SOLAR RATIO NOW: \$1 = 267.89 WATTS	DOLLAR SUPPLY NOW: -\$59,886,196,129
US INCOME TAXPAYERS: 129,260,948	US WORKFORCE 2000: 161,332,238	ACTUAL UNEMPLOYED: 11,638,833	HEALTHCARE COST 2000: \$5,421	OIL TO SOLAR RATIO 2000: \$1 = 4.69 WATTS	DOLLAR SUPPLY ADDED 1913: \$668,574,143
PRIVATE SECTOR JOBS: 128,202,310	NOT IN LABOR FORCE NOW: 100,108,864	FULL-TIME WORKERS: 133,843,558	COLLEGE TUITION NOW: \$26,588	GOLD TO SILVER RATIO NOW: \$0 PER OUNCE	DOLLAR TO SILVER RATIO 5 YR: \$1,558 PER OUNCE
US SELF-EMPLOYED: 9,312,863	NOT IN LABOR FORCE 2000: 82,403,115	PART-TIME WORKERS: 27,371,818	COLLEGE TUITION 2000: \$10,713	GOLD TO SILVER RATIO 1913: \$2.75 PER OUNCE	DOLLAR TO SILVER RATIO 10 YR: \$1,121 PER OUNCE
US UNION WORKERS: 15,694,232	MEDIAN INCOME NOW: \$39,538	MEDIAN NEW HOME NOW: \$412,706	AVERAGE NEW CAR NOW: \$51,351	GOLD TO GOLD RATIO NOW: \$0 PER OUNCE	DOLLAR TO GOLD RATIO 5 YR: \$12,603 PER OUNCE
GOVERNMENT EMPLOYEES: 23,802,293	MEDIAN INCOME 2000: \$31,822	MEDIAN NEW HOME 2000: \$164,305	AVERAGE NEW CAR 2000: \$22,298	GOLD TO GOLD RATIO 1913: \$28.12 PER OUNCE	DOLLAR TO GOLD RATIO 10 YR: \$9,332 PER OUNCE
MANUFACTURING JOBS NOW: 12,962,632	US BANKRUPTCIES: 373,026	LIVING IN POVERTY: 43,785,703	US HOMELESS: 614,394	PAPER TO SILVER RATIO NOW: 398.90 TO 1	G7 GDP TO GOLD RATIO: \$72,308 PER OZ.
MANUFACTURING JOBS 2000: 17,209,643	US FORECLOSURES: 115,948	WITHOUT INSURANCE: 27,117,380	US DRUG DEATHS: 123,404	PAPER TO GOLD RATIO NOW: 124.74 TO 1	BRICS GDP TO GOLD RATIO: \$136,365 PER OZ.
US RETIREES: 590,810,346	MEDICARE ENROLLEES: 64,861,446	US MILLIONAIRES: 23,540,099	TOP 1% WEALTH: \$18,880,097	DOLLAR TO CRYPTO RATIO NOW: \$8.53 TO \$1	M2 \$ TO USA \$ RATIO NOW: \$1,776 TO \$1
US DISABLED: 8,387,462	MEDICAID RECIPIENTS: 87,980,597	FOOD STAMP RECIPIENTS: 40,203,367	BOTTOM 50% WEALTH: \$37,760	DOLLAR TO CRYPTO RATIO 2013: \$9,209 TO \$1	M2 \$ TO USA \$ RATIO 2000: \$513 TO \$1

SMALL BUSINESS ASSETS \$17,801,865,256,764

CORPORATE ASSETS \$23,937,570,344,649

HOUSEHOLD ASSETS \$164,231,879,332,666

US TOTAL NATIONAL ASSETS \$205,971,314,972,296

ASSETS PER CITIZEN \$610,333

SOCIAL SECURITY LIABILITY \$26,899,785,503,899

MEDICARE LIABILITY \$41,258,216,188,912

US UNFUNDED LIABILITIES \$215,918,906,392,805

LIABILITY PER CITIZEN \$640,627

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MERCY

TEACH EVERY CHILD YOU MEET THE IMPORTANCE OF FORGIVENESS.
IT'S OUR ONLY HOPE OF SURVIVING THEIR WRATH ONCE THEY REALIZE
JUST HOW BADLY WE'VE SCREWED THINGS UP FOR THEM.

Impoverishing Americans by producing humans

In 1960 median household income = \$5600

- Baby delivery was 4.1% of HH income

In 2024 median household income = \$77,397

- Baby delivery average according to KFF average is \$18,865
- Baby delivery is 24% of HH income

HARTFORD HOSPITAL

PLEASE RETURN THIS STUB WITH YOUR REMITTANCE OF \$ _____

SERVICES TO _____ HISTORY NO. 973652

SERVICES TO _____ FROM 5-5 TO 5-10-60

DAY RATE	Bill Rendered		
	DAYS	RATE PER DAY	
Hartford Hospital	5	21.00	105.00
Hartford Hospital			
Avery Conv. Hospital			
Care of Newborn	5	9.00	45.00
Routine Special Services			9.00
Operating Room			
Delivery Room			45.00
Anesthesia			25.00
Laboratory			
X Ray			
Pharmacy			
Transfusion Service			
Electrocardiogram			
Oxygen			
Physical Therapy			
Electroencephalogram			
X Ray Therapy			
Cobalt Therapy			
Isotope Therapy			
Radium Therapy			
Shock Therapy			
Occupational Therapy			
Medical and Surgical Supplies			
MISC. SERVICES			
Telephone			1.05
Barber			
Guest Room - Meals			
Total Bill			230.05
Less: Partial Payment			
Remainder Due			
Less: Estimated Hospital Ins.			
Estimated Patient Share			

This bill may be incomplete because all charges may not have reached the business office before your discharge. A supplementary bill for any such charge will be mailed.



HH 192 A

Hartford Hospital-80 Seymour Street-Hartford 15, Conn.

\$3179
today

Determinants of Health

Tap the categories to explore



Environment

7%

Medical Care

11%

Genetics and Biology

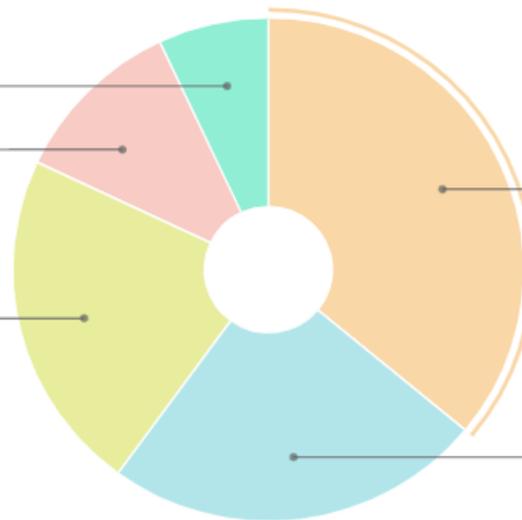
22%

Individual Behavior

36%

Social Circumstances

24%



[Determinants of Health Visualized \(goinvo.com\)](https://goinvo.com)

Overuse of low-value care despite evidence

What we know:

Landmark study in New England Journal of Medicine

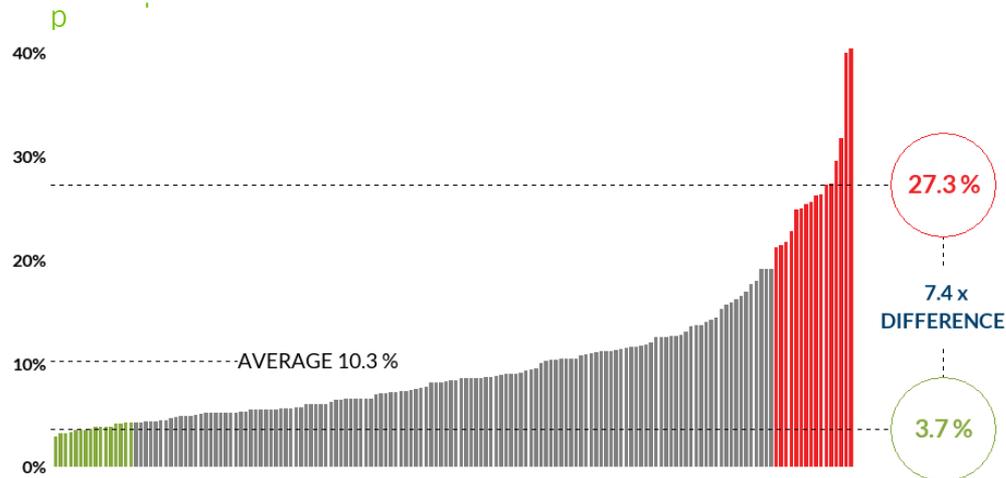


In 2002, it was proven that many common arthroscopic knee surgeries offer no benefits for people with arthritis.

"A Controlled Trial of Arthroscopic Surgery for Osteoarthritis of the Knee," *New England Journal of Medicine*, 11 July 2002, vol. 347, no. 2.

What is happening:

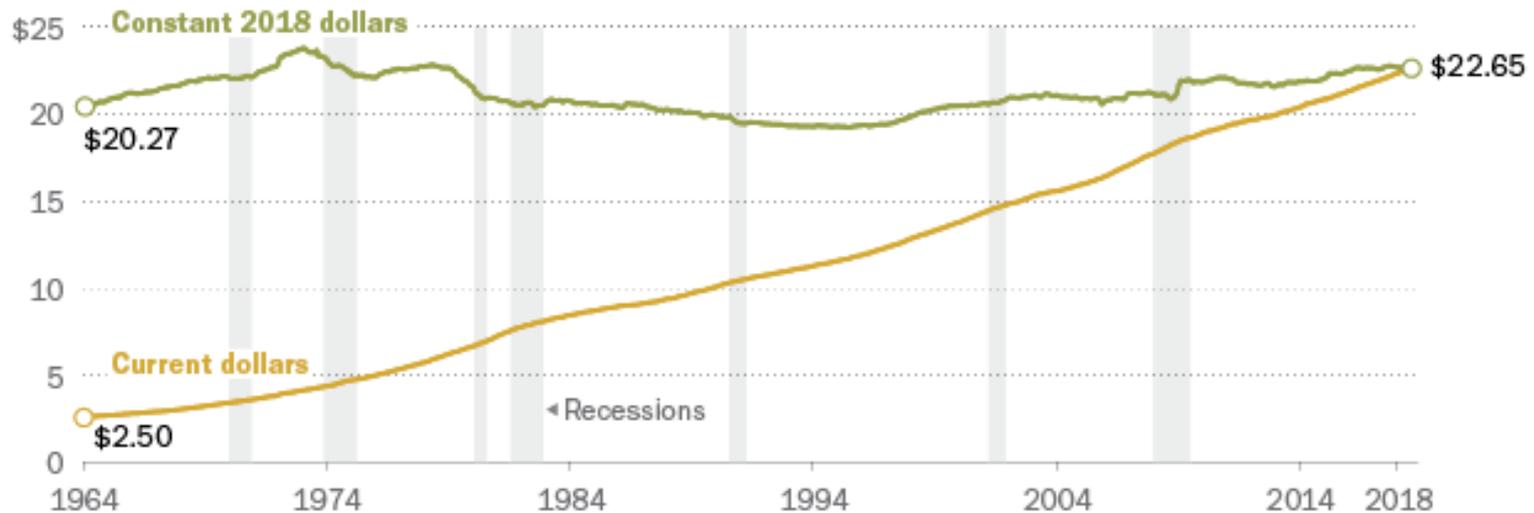
This inappropriate surgery remains common, at a cost of ~\$10-\$15k per



Americans haven't been doing well on whole for a long time

Americans' paychecks are bigger than 40 years ago, but their purchasing power has hardly budged

Average hourly wages in the U.S., seasonally adjusted



Note: Data for wages of production and non-supervisory employees on private non-farm payrolls. "Constant 2018 dollars" describes wages adjusted for inflation. "Current dollars" describes wages reported in the value of the currency when received. "Purchasing power" refers to the amount of goods or services that can be bought per unit of currency.

Source: U.S. Bureau of Labor Statistics.

PEW RESEARCH CENTER

What would you choose? A, B, C, D

Product Scenarios					
Illustrative example using an employer sponsored family plan					
		A	B	C	D
		Lean	Mid	Rich	\$7300 HSA
Product Description					
	Deductible	\$17,000	\$4,000	\$1,000	\$7,050
	MOOP	\$34,000	\$8,000	\$2,000	\$14,100
	Coinsurance	20%	20%	10%	20%
	ER Copay	Ded/Coin	\$350	\$250	Ded/Coin
	PCP Copay	Ded/Coin	\$40	\$25	Ded/Coin
	Specialist Copay	Ded/Coin	\$70	\$50	Ded/Coin
	Urgent Care	Ded/Coin	\$100	\$75	Ded/Coin
	Rx (pref gen/non-pref gen and pref brand/non-pref brand/specialty)	Ded/Coin	15/50/80/350	10/40/70/250	Ded/Coin
	Employee Cost / Month (premium & Cost Sharing)	\$ 761.00	\$ 761.00	\$ 761.00	\$ 761.00
	Additional Cash Wages / year	\$ 7,643.00	\$ 2,776.24	\$ -	\$ 4,382.82

Figure 13

Average Annual Premiums for Single and Family Coverage, 1999-2023

Single Coverage Family Coverage

*Premiums have increased
3x over last 20 years*

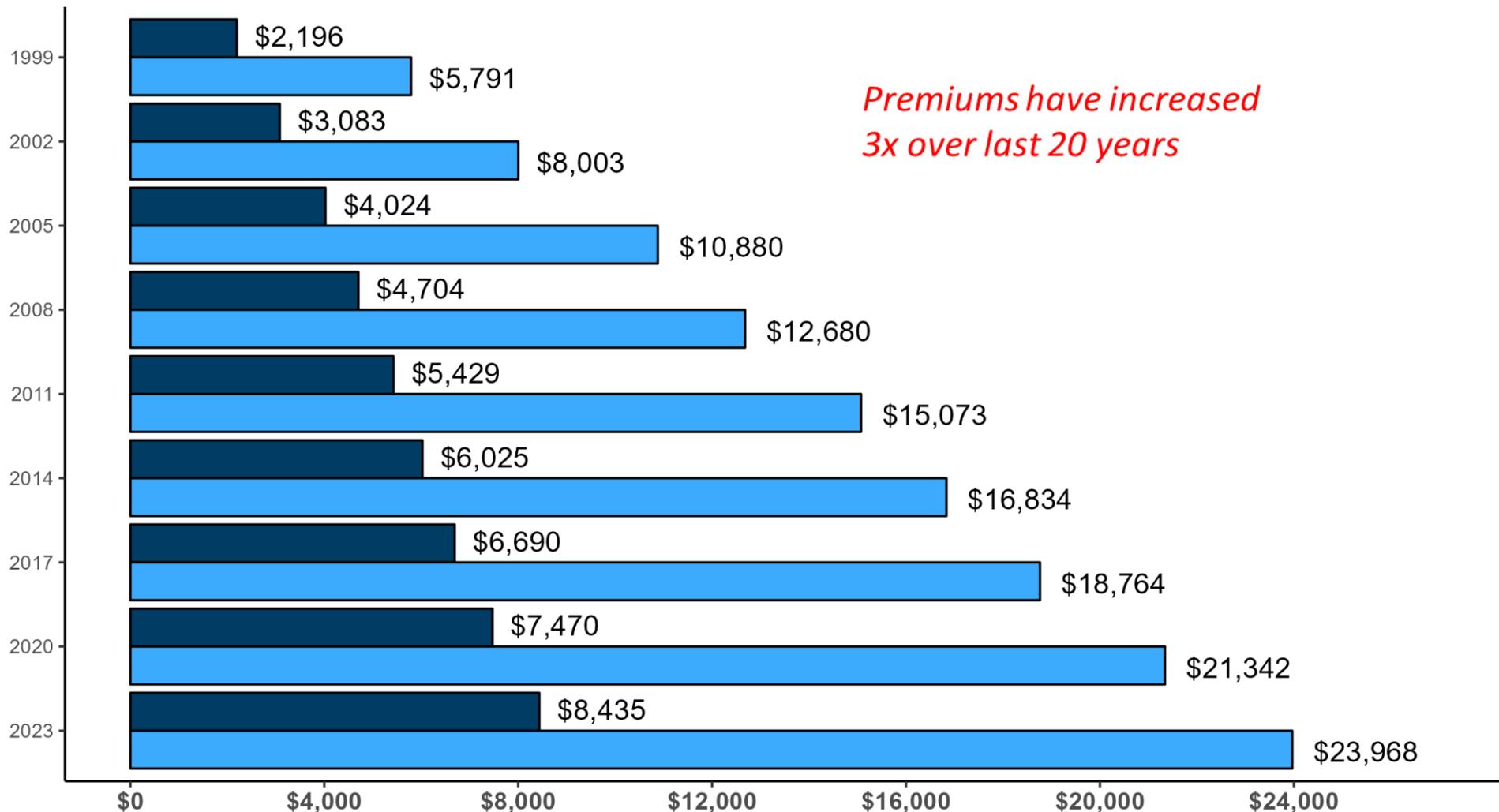
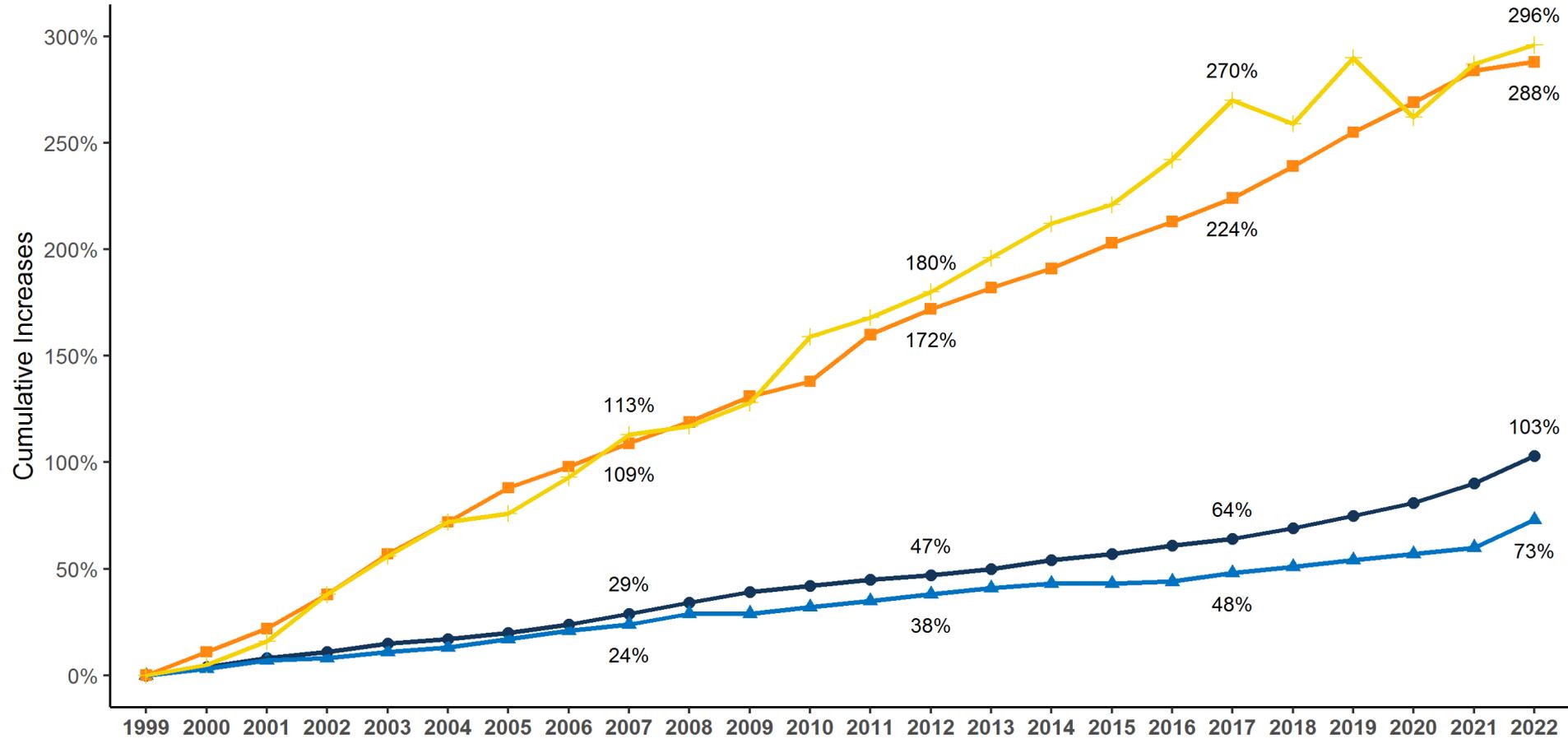


Figure 14

Cumulative Increases in Family Premiums, Worker Contributions to Family Premiums, Inflation, and Workers' Earnings, 1999-2022

Workers' Earnings Overall Inflation Family Premiums Worker Contributions



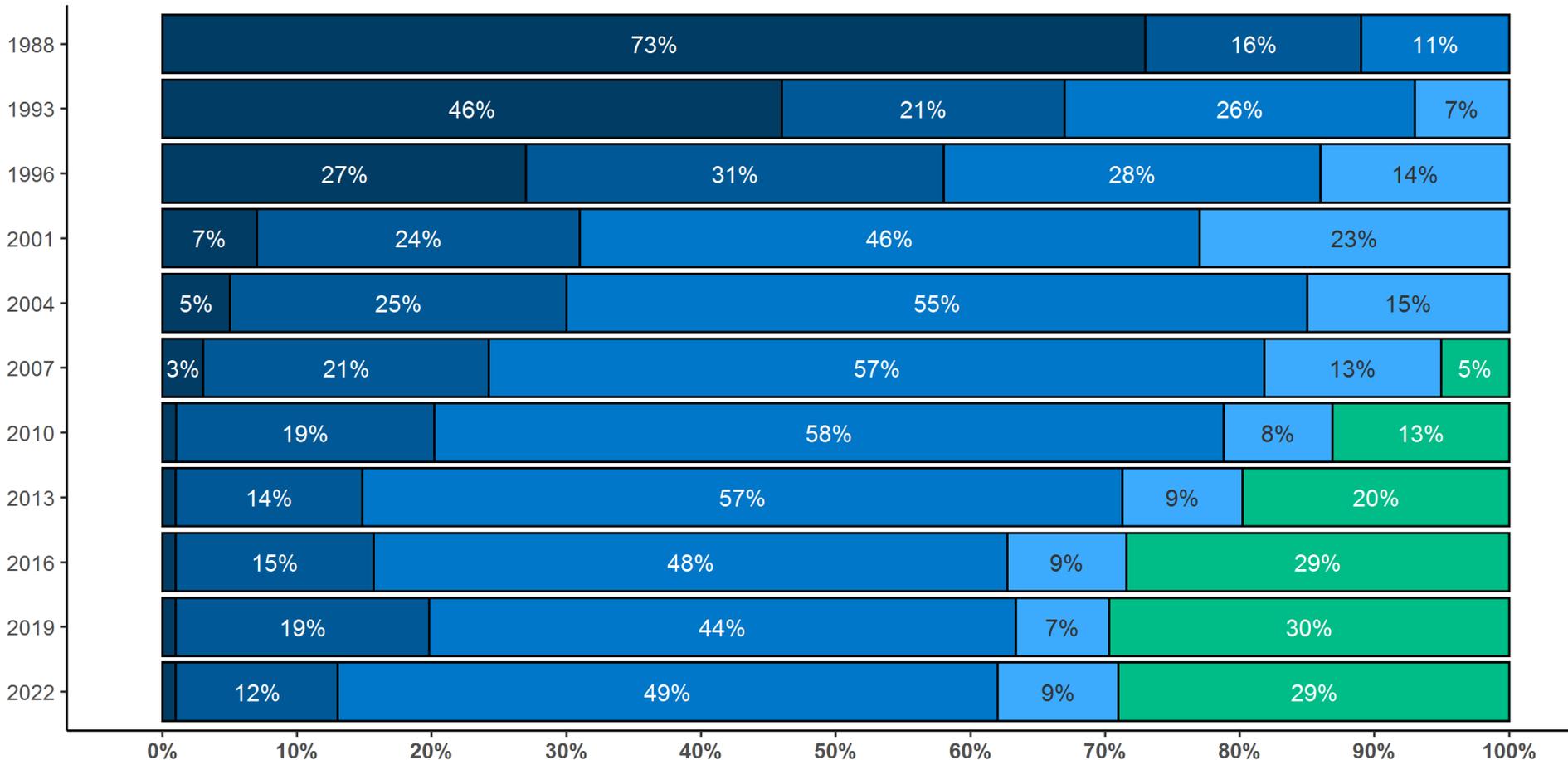
SOURCE: KFF Employer Health Benefits Survey, 2018-2022; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 1999-2022; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1999-2022.



Figure 15

Distribution of Health Plan Enrollment for Covered Workers, by Plan Type, 1988-2022

Conventional
 HMO
 PPO
 POS
 HDHP/SO



NOTE: Information was not obtained for POS plans in 1988 or for HDHP/SO plans until 2006. See the Survey Design and Methods section from the 2005 Kaiser/HRET Survey and the 2021 KFF Survey for a discussion of weighting changes.

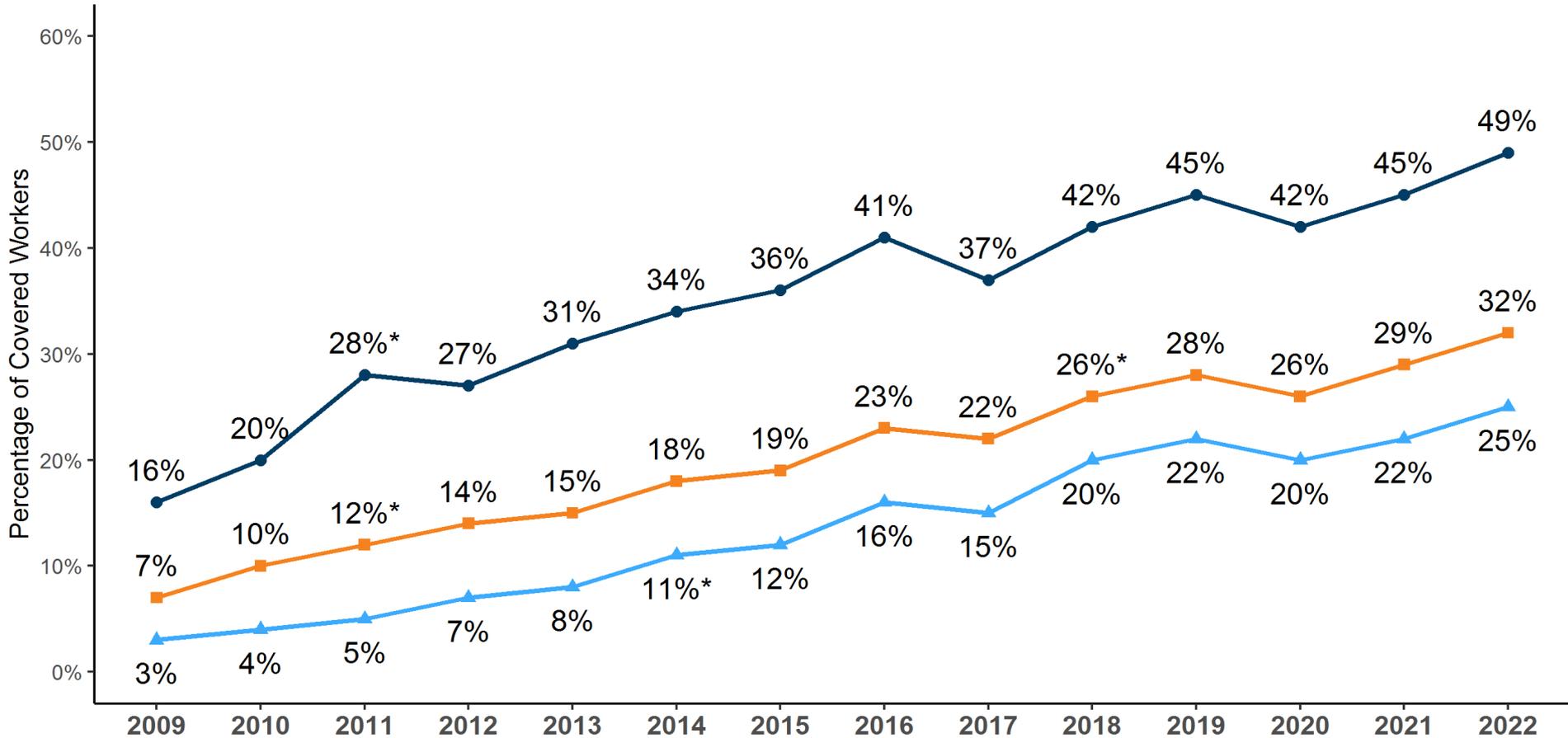
SOURCE: KFF Employer Health Benefits Survey, 2018-2022; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017; KPMG Survey of Employer-Sponsored Health Benefits, 1993 and 1996; The Health Insurance Association of America (HIAA), 1988.



Figure 16

Percentage of Covered Workers Enrolled in a Plan with a General Annual Deductible of \$2,000 or More for Single Coverage, by Firm Size, 2009-2022

● All Small Firms ▲ All Large Firms ■ ALL FIRMS



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

NOTE: Small Firms have 3-199 workers and Large Firms have 200 or more workers. These estimates include workers enrolled in HDHP/SOs and other plan types. Average general annual deductibles are for in-network providers.

SOURCE: KFF Employer Health Benefits Survey, 2018-2022; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2009-2017



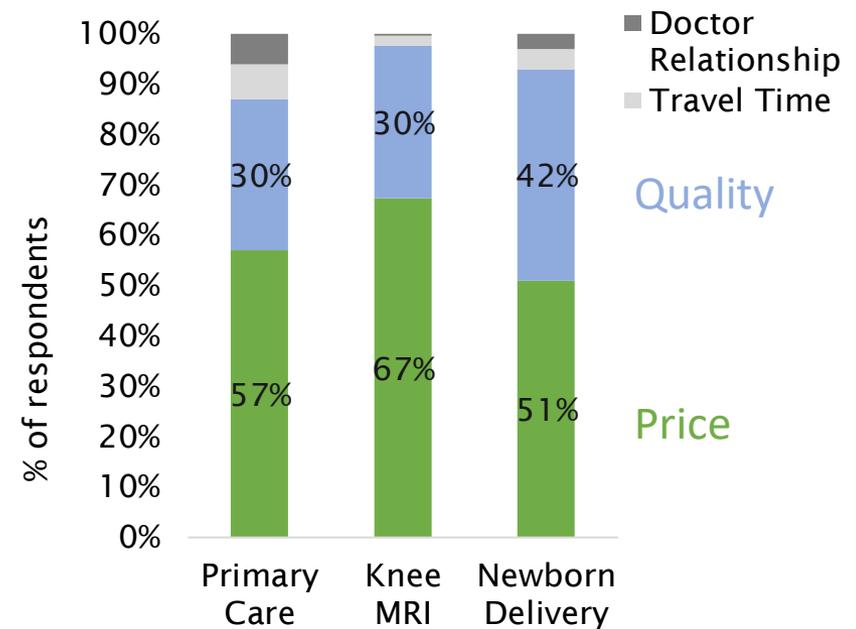
Where things stand

- Patient's are fearful of the financial consequences of getting health care and are searching for alternatives
- Providers lack the information on how their treatment decisions will impact their patients financially.
- Providers are frustrated and overwhelmed by dealing with the bureaucracy and complexity of getting paid.

Maximize VALUE = QUALITY / PRICE

When consumers are shown complete information, price is most important across stages of care

Breakdown of respondents by which feature was most important



Source: Primary research (survey data, 2022)

The Consumer Problem

PRICE



Dr. Richard Hock, MD

Internal Medicine* • Age 63

✓ Accepting new patients

🎓 33 years of experience



4.5 (16 Ratings)

Show Phone Number



Larry's Doc
Richard Hock
– doc of the
docs

“No I will not give you a Z-pack for a self diagnosed URI.
Come to my office so I can bill a 99214!” *he was thinking it for sure.*

Larry's bill for care

Facility charges from Vanderbilt Hospital/Clinic

Patient Name: Ray L Vanhorn

Statement Number: 32961707

DATE	VISIT #	DESCRIPTION	CHARGES	PAYMENTS/ ADJUSTMENTS	INSURANCE BALANCE	PATIENT BALANCE
03/22/19	1002925335	LABORATORY-CHEMISTRY	\$771.00			
03/22/19	1002925335	LABORATORY-HEMATOLOGY	\$90.00			
03/27/19	1002925335	INSURANCE CONTRACTUAL - Aetn		- \$714.55	Net \$144	
01/15/19	1002525258	RADIOLOGY-DIAGNOSTIC-CHEST	\$387.00			
02/06/19	1002525258	INSURANCE CONTRACTUAL - Aetn		- \$195.82	Net \$192	
		PATIENT DUE				\$ 337.63
Totals			\$ 1,248.00	- \$ 910.37	\$ 0.00	\$ 337.63

Professional fees for Vanderbilt Medical Group and Retail Clinics

Patient Name: Ray L Vanhorn

Statement Number: 32961707

DATE	VISIT #	DESCRIPTION	PROVIDER	CHARGES	PAYMENTS/ ADJUSTMENTS	INSURANCE BALANCE	PATIENT BALANCE
01/15/19	5009385531	RADIOLOGIC EXAM CHEST 2 VIEW	GUTTENTAG, ADAM	\$44.00			
02/06/19	5009385531	INSURANCE CONTRACTUAL - Aetn			- \$22.88		
01/15/19	5009659749	OFFICE OUTPATIENT VISIT 25 MINUT	HORTON, ANGELA M	\$260.00			
02/27/19	5009659749	INSURANCE CONTRACTUAL - Aetn			- \$65.31		
02/27/19	5009659749	INSURANCE PAYMENT - Aetna			- \$159.69		
		PATIENT DUE					\$ 56.12
Totals				\$ 304.00	- \$ 247.88	\$ 0.00	\$ 56.12

Cash price for a Chest Xray - Nashville



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Commercial Paid Amount Condition Analysis

Region	Place of Service	Service	min_cost	Average	max_cost	min Percent Of CMS	avg cms rate	max cms rate	variance
Midwest Region	Hospital	Colonoscopy Diagnostic with Biopsy	\$ 720	\$ 2,464	\$ 7,040	58%	197%	563%	877%
Northeast Region	Hospital	Colonoscopy Diagnostic with Biopsy	\$ 712	\$ 2,274	\$ 7,456	57%	182%	597%	948%
South Region	Hospital	Colonoscopy Diagnostic with Biopsy	\$ 886	\$ 2,045	\$ 5,105	71%	164%	409%	476%
West Region	Hospital	Colonoscopy Diagnostic with Biopsy	\$ 1,282	\$ 2,674	\$ 5,964	103%	214%	477%	365%
Midwest Region	Hospital	CT Angiography, Abdomen	\$ 549	\$ 1,159	\$ 2,005	186%	393%	680%	266%
Northeast Region	Hospital	CT Angiography, Abdomen	\$ 576	\$ 1,306	\$ 2,151	195%	443%	729%	274%
South Region	Hospital	CT Angiography, Abdomen	\$ 678	\$ 1,063	\$ 1,497	230%	360%	508%	121%
West Region	Hospital	CT Angiography, Abdomen	\$ 1,212	\$ 1,667	\$ 2,333	411%	565%	791%	92%
Midwest Region	Hospital	Mammogram of One Breast	\$ 85	\$ 244	\$ 509	69%	198%	412%	497%
Northeast Region	Hospital	Mammogram of One Breast	\$ 92	\$ 252	\$ 653	74%	204%	529%	612%
South Region	Hospital	Mammogram of One Breast	\$ 83	\$ 241	\$ 801	67%	195%	649%	869%
West Region	Hospital	Mammogram of One Breast	\$ 92	\$ 203	\$ 480	74%	165%	389%	423%
Midwest Region	Hospital	Mohs Surgery for Tumor Removal	\$ 2,360	\$ 2,711	\$ 3,622	270%	311%	415%	53%
Northeast Region	Hospital	Mohs Surgery for Tumor Removal	\$ 2,379	\$ 2,648	\$ 3,596	273%	303%	412%	51%
South Region	Hospital	Mohs Surgery for Tumor Removal	\$ 2,362	\$ 2,503	\$ 3,669	271%	287%	420%	55%
West Region	Hospital	Mohs Surgery for Tumor Removal	\$ 2,432	\$ 2,739	\$ 3,498	279%	314%	401%	44%

Variation Matters!! - Variation is consumer risk exposure

Insurance Bundle	Cash Prices			Insurance Paid			Cash (Q3 - Q1)/Q1	Ins (Q3 - Q1)/Q1	Spread over Spread
	Q1	Q3	Spread	Q1	Q3	Spread			
MRI of Head (Orbit/Face/Neck)	\$ 646	\$ 781	\$ 135	\$ 750	\$ 3,549	\$ 2,799	21%	373%	20.7
Echocardiogram - Trans-Thoracic	\$ 619	\$ 709	\$ 90	\$ 451	\$ 1,547	\$ 1,096	15%	243%	12.2
Chest X-Ray	\$ 94	\$ 111	\$ 17	\$ 37	\$ 126	\$ 89	18%	241%	5.2
CT Scan of Chest	\$ 424	\$ 504	\$ 80	\$ 462	\$ 1,317	\$ 855	19%	185%	10.7
Mammogram of Two Breasts	\$ 227	\$ 267	\$ 40	\$ 113	\$ 284	\$ 171	18%	151%	4.3
Comprehensive Metabolic Test	\$ 20	\$ 31	\$ 11	\$ 11	\$ 27	\$ 16	55%	145%	1.5
Colonoscopy Screening	\$ 1,968	\$ 2,310	\$ 342	\$ 969	\$ 2,176	\$ 1,207	17%	125%	3.5
ACL or MCL Repair	\$ 9,192	\$ 11,312	\$ 2,120	\$ 6,121	\$ 11,665	\$ 5,544	23%	91%	2.6
Vasectomy	\$ 573	\$ 636	\$ 63	\$ 1,538	\$ 2,898	\$ 1,360	11%	88%	21.6
Angioplasty for Vein Blockage				\$ 13,496	\$ 23,871	\$ 10,375		77%	
Laparoscopic Gall Bladder Removal	\$ 7,230	\$ 8,815	\$ 1,585	\$ 7,319	\$ 12,901	\$ 5,582	22%	76%	3.5
C-Section Delivery	\$ 8,177	\$ 9,462	\$ 1,285	\$ 9,454	\$ 15,792	\$ 6,338	16%	67%	4.9
Tonsillectomy and Adenoidectomy, Over Age 12	\$ 3,166	\$ 4,385	\$ 1,219	\$ 3,258	\$ 5,361	\$ 2,103	39%	65%	1.7
Repair of Ventral Hernia	\$ 5,079	\$ 5,903	\$ 824	\$ 3,810	\$ 5,948	\$ 2,138	16%	56%	2.6
Knee Replacement	\$ 21,568	\$ 25,166	\$ 3,598	\$ 22,822	\$ 35,019	\$ 12,197	17%	53%	3.4
Vaginal Delivery	\$ 6,739	\$ 8,053	\$ 1,314	\$ 6,784	\$ 10,121	\$ 3,337	19%	49%	2.5
Back Surgery - Laminectomy	\$ 29,838	\$ 32,722	\$ 2,884	\$ 44,848	\$ 59,843	\$ 14,995	10%	33%	5.2
						Mean	21%	125%	664%
						Median	18%	89%	428%

Point: Mean and Medians are meaningless in light of underlying price variation

June 24 Executive Order at the White House

Professor Van Horn's research in consumer driven health care markets assisted the Whitehouse with the June 24, 2019, Executive Order requiring true price transparency in healthcare markets, which was signed into law on November 15, 2019. He was a member of the Health Human Services (HHS) Quality Summit Panel.



At the Hospital of the University
of Pennsylvania, a **pregnancy**
test costs ...

\$18

for Blue Cross patients in Pennsylvania.

\$58

for Blue Cross HMO patients
in New Jersey.

\$93

for Blue Cross PPO patients
in New Jersey.

\$10

with no insurance at all.

At Aurora St. Luke's in Milwaukee,
an **M.R.I.** costs United enrollees ...

\$1,093

if they have United's HMO plan.

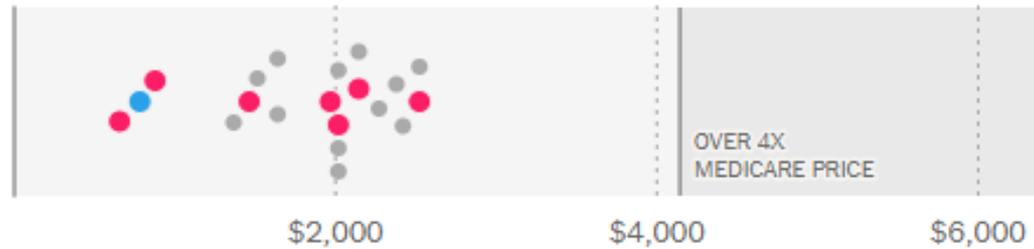
\$4,029

if they have United's PPO plan.

Prices for a colonoscopy

● major insurers ● other insurers ● cash price

Univ. of Miss. Medical Center
Jackson, Miss.
\$650 to \$2,600



Memorial Regional
Hollywood, Fla.
\$550 to \$6,400



Riverside Methodist
Columbus, Ohio
\$1,300 to \$5,500



Charts include private insurers only.

The Consumer Problem

Quality

best obgyn near centerville ohio



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Tools

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Results for Centerville, OH · Choose area

Dr. Michael Guy, MD

- Dr. Michael Guy, MD. 4.6Rated 4.6 out of 5 stars, with (19 ratings) ...
- FEATURED. Neva Dehart, CNM. 4.3Rated 4.3 out of 5 stars, with (15 ratings) ...
- FEATURED. Dr. Brent Imbody, MD. ...
- FEATURED. Dr. Ruby Shrestha, MD. ...
- Dr. Bruce Banias, MD. ...
- Dr. Robert Little, MD. ...
- Dr. Lisa Egbert, MD. ...
- Dr. Mark Day, DO.

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Healthgrades

https://www.healthgrades.com > ... > Ohio > Centerville

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Location: Centerville, OH

Name

Insurance

More Filters 0

Sort by: A to Z



Dr. Trisha [REDACTED]

Obstetrics & Gynecology: General Obstetrics

 Practices at a Best Hospital

 2591 Miamisburg Centerville Rd, Dayton, OH, 45459
4.50 miles from Centerville, OH

 Kettering Health Main Campus, +1 more

Patient Rating  4 / 5 • 133 Reviews  21+ Years of Experience  1 Language

Is Trisha a “good” OB / GYN?
How do I know?
What questions should I ask?



Dr. Trisha

Obstetrics & Gynecology: General Obstetrics

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Patient Rating ★★★★★ 4 / 5 • 133 Reviews 21+ Years of Experience 1 Language

Is Trisha a “good” OB / GYN?
How do I know?
What questions should I ask?

SHOULD I ASK FOR THIS?



Infant Birth Injury Overall
Infant Birth Injury Severe
Post partum Hemorrhage
Maternal Birth Trauma
ACOG Elective Delivery
Shoulder Dystocia
PC01
VBAC
ED visit within 48 hours
NTSV rate
Operative Vaginal Delivery
PC07 Severe OB Complications
VBAC Conversions
Placental Abrupton
PP Hemorrhage with Transfusion
Episiotomy Rate
Rate of Still Births

What is known?

1386621027 Dayton OH Obstetrics — No date Preverity — Match 3 Obstetrics - Base

Data

Viewing [redacted]'s risk profile by specialty:

Obstetrics

Trish [redacted] risk profile based on comparison to and reference group.

Subspecialty **Obstetrics**

Rate Class **Obstetrics - Base**

Model Specialty **OB GYN**

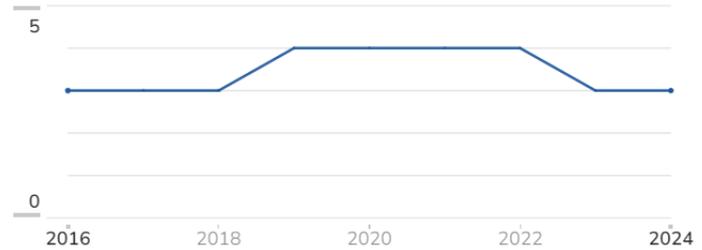
Carrier Specialty **N/A**

Prediction year **2024**



How has the risk score changed?

State Specialty Scores



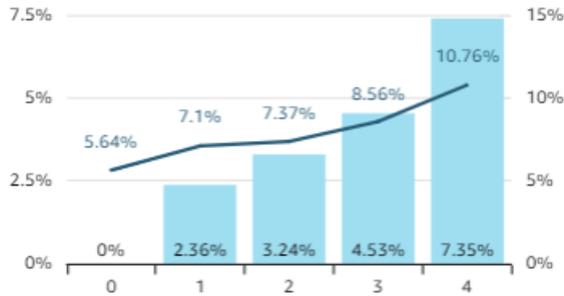
This provider's risk, x , relates to the average in the reference group depending on the provider's score as follows: Risk score of 1: $x < 0.5$, Risk score of 2: $0.5 \leq x < 0.75$, Risk score of 3: $0.75 \leq x < 1.25$, Risk score of 4: $1.25 \leq x < 2$, Risk score of 5: $x \geq 2$.

Features

Characteristics Groups Procedures Prescriptions Exceptions Events Carrier Data Provider Details Rate Class

Relationship between outcome and malpractice risk

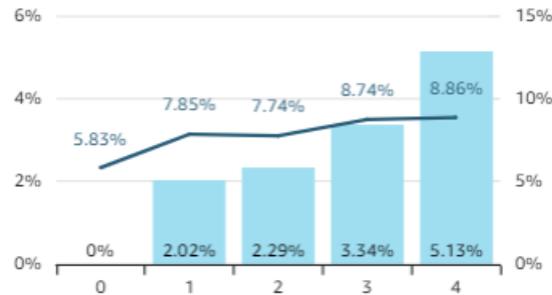
Operative Vaginal Delivery
Measure Event Rate and Malpractice Frequency



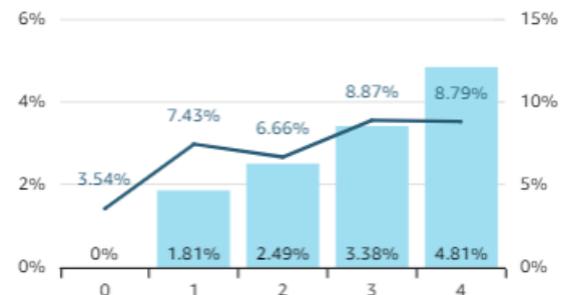
Maternal Birth Trauma
Measure Event Rate and Malpractice Frequency



Shoulder Dystocia
Measure Event Rate and Malpractice Frequency



Postpartum Hemorrhage
Measure Event Rate and Malpractice Frequency



Measure **Hospital** Provider

Year: All | System: [Redacted] | Network: All | Hospital: [Redacted] | Rate Class: All | Measure: Operative Vaginal Delivery

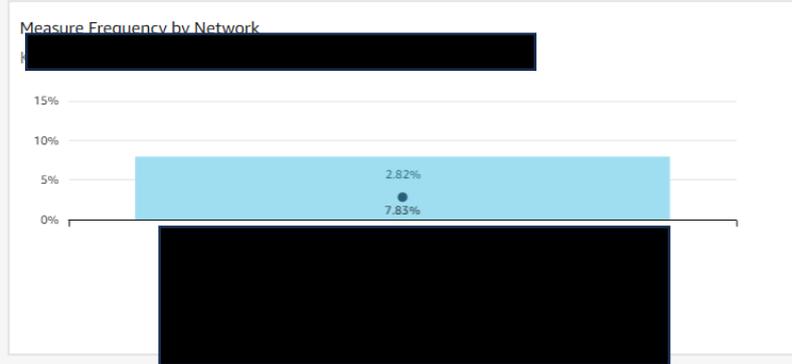
Benchmarks

National
2.73%

System
7.83%
▲ 187%

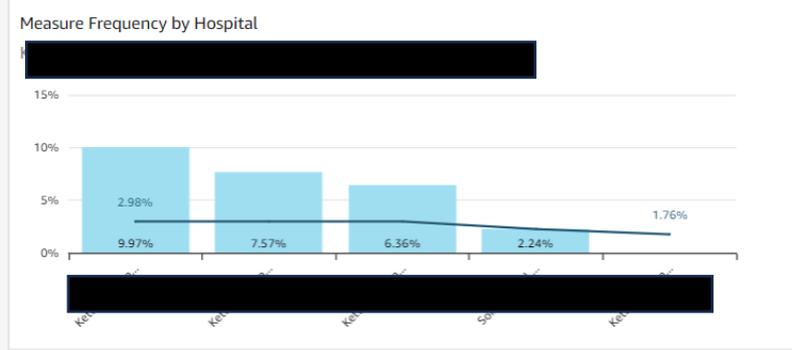
Network
7.83%
▲ 187%

Hospital
9.97%
▲ 265%



Physicians by Events 2023

Physician	Rate Class	Events	Patients	Frequency	Benchmark	Multiple
[Redacted]	Obstetrics - Base	21	130	16.15%	2.73%	5.92
[Redacted]	Obstetrics - Base	20	195	10.26%	2.73%	3.76
[Redacted]	Obstetrics - Base	13	101	12.87%	2.73%	4.71
[Redacted]	Obstetrics - Base	12	50	24%	2.73%	8.79
[Redacted]	Obstetrics - Base	10	55	18.18%	2.73%	6.66
[Redacted]	Obstetrics - Base	9	48	18.75%	2.73%	6.87
[Redacted]	Obstetrics - Base	8	88	9.09%	2.73%	3.33
[Redacted]	Obstetrics - Base	8	69	11.59%	2.73%	4.25
[Redacted]	Obstetrics - Base	8	57	14.04%	2.73%	5.14
[Redacted]	Obstetrics - Base	7	46	15.22%	2.73%	5.57
[Redacted]	Obstetrics - Base	5	79	6.33%	2.73%	2.32
[Redacted]	Obstetrics - Base	5	85	5.88%	2.73%	2.15
[Redacted]	Obstetrics - Base	4	73	5.48%	2.73%	2.01
[Redacted]	Obstetrics - Base	4	79	5.06%	2.73%	1.85
[Redacted]	Obstetrics - Base	4	30	13.33%	2.73%	4.88
[Redacted]	Obstetrics - Base	4	65	6.15%	2.73%	2.25
[Redacted]	Obstetrics - Base	3	34	8.82%	2.73%	3.23
[Redacted]	Obstetrics - Base	2	66	3.03%	2.73%	1.11
[Redacted]	Obstetrics - Base	2	71	2.82%	2.73%	1.03
[Redacted]	Obstetrics - Base	1	18	5.56%	2.73%	2.03



Year

All

NPI

All

Provider Name (Last, First)

[REDACTED]

Show Outliers

All

Outliers

*** Significant to 0.99 ** Significant to 0.95 * Significant to 0.90
 NS Not Significant

Measure		Event Rate	vs. National
Operative Vaginal Delivery	***	16.15%	5.91
Maternal Birth Trauma	***	5.41%	2.17
NTSV Cesarean Birth (TJC PC-02)	***	36%	1.76
ACOG - Elective Delivery	***	31.58%	1.72
Percent of Postpartum Hemorrhage Needing ...	**	25%	3.04
Episiotomy Rate - Leapfrog Measure	**	3.08%	2.61
Preverity OB GYN Model	**	9.12%	1.15
Infant Birth Injury - Moderate	**	0.48%	0.21
Infant Birth Injury - Overall	**	0.48%	0.21
Placental Abruption	NS	1.35%	1.2
Postpartum Hemorrhage	NS	4.95%	1
PC - 07 Severe Obstetric Complications PCS a...	NS	1.4%	0.99
VBACs Performed	NS	0.9%	0.64
Organ Injury or Removal after Birth	NS	0%	0
Infant Birth Injury - Severe	NS	0%	0

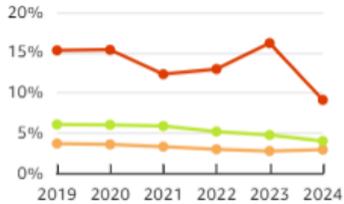
Display Page

Measure 01

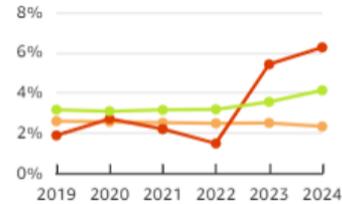
Comparisons

National, Provider, State

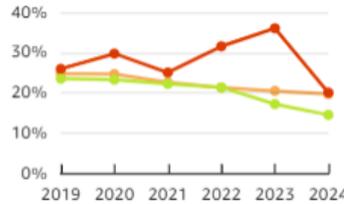
Operative Vaginal Delivery***



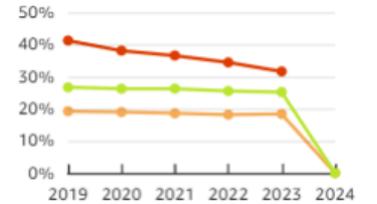
Maternal Birth Trauma***



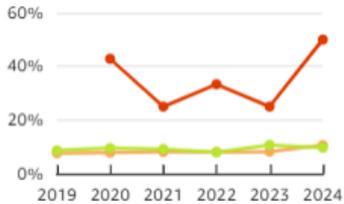
NTSV Cesarean Birth (TJC PC-02)***



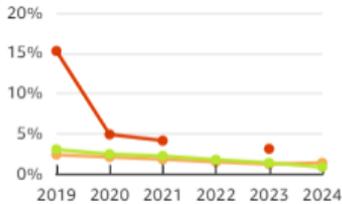
ACOG - Elective Delivery***



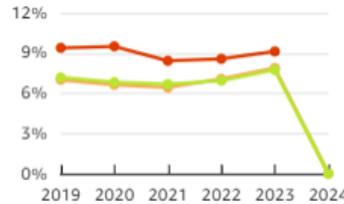
Percent of Postpartum Hemorrhage ...



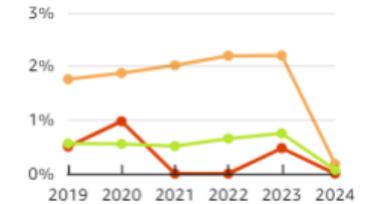
Episiotomy Rate - Leapfrog Measure**



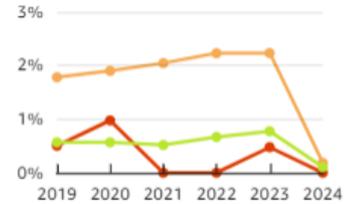
Preverity OB GYN Model**



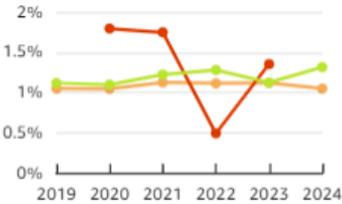
Infant Birth Injury - Moderate**



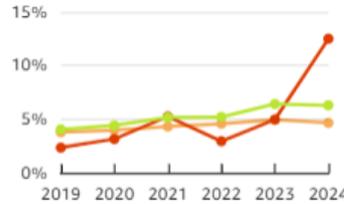
Infant Birth Injury - Overall**



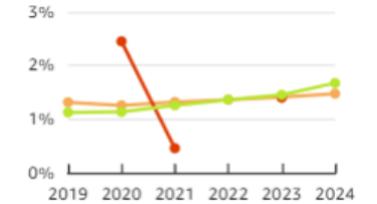
Placental Abruption



Postpartum Hemorrhage



PC - 07 Severe Obstetric Complicatio...



Measure

Hospital

Provider

Year

All

NPI

All

Provider Name (Last, First)

[Redacted]

Show Outliers

All

Outliers

*** Significant to 0.99 ** Significant to 0.95 * Significant to 0.90
NS Not Significant

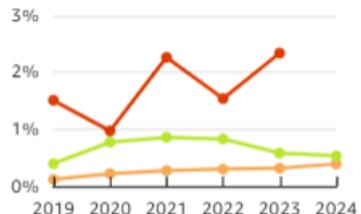
Measure		Event Rate	vs. National
History of Cocaine Use Before or During ...	***	2.34%	7.41
Nicotine Dependence During Pregnancy	***	18.69%	5.77
Poor Reproductive History During Pregnancy	***	41.59%	3.61
Insufficient Antenatal Care During Pregnancy	***	15.42%	3.45
History of Opioid Abuse or Overdose Before o...	***	3.37%	3.32
Preeclampsia During Pregnancy	***	4.21%	2.84
Hypertension During Pregnancy	***	22.43%	2.33
Hyperemesis Graviduram During Pregnancy	***	7.94%	2.2
Placental Previa During Pregnancy	***	9.35%	1.89
Obesity During Pregnancy	***	33.18%	1.78
Growth Restriction During Pregnancy	***	13.55%	1.58
Antenatal Care Before Birth	***	91.83%	1.34
Polyhydramnios During Pregnancy	**	5.61%	1.87
Placental Disorders During Pregnancy	*	4.67%	1.52
Advanced Maternal Age	**	12.61%	0.68
Maternal Infectious Disease During Pregnancy	NS	0.47%	2.69
Depression During Pregnancy	NS	0.93%	1.42
Oligohydramnios During Pregnancy	NS	1.40%	1.26



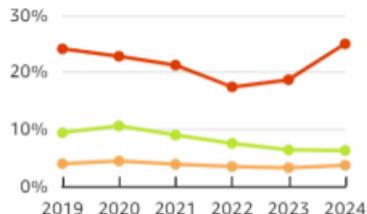
Context 01

National, Provider, State

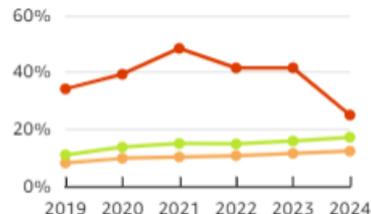
History of Cocaine Use Before or Duri...



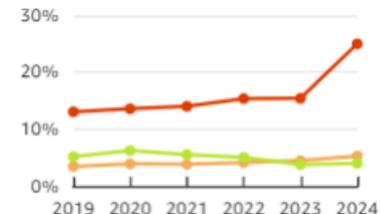
Nicotine Dependence During Pregnan...



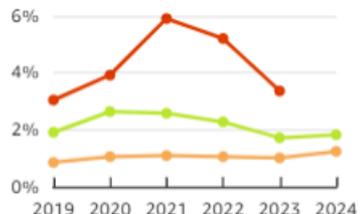
Poor Reproductive History During Pre...



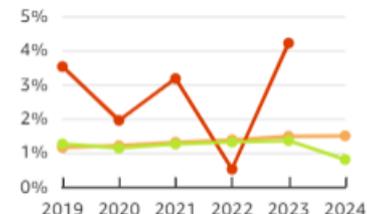
Insufficient Antenatal Care During Pr...



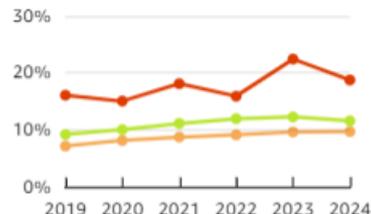
History of Opioid Abuse or Overdose ...



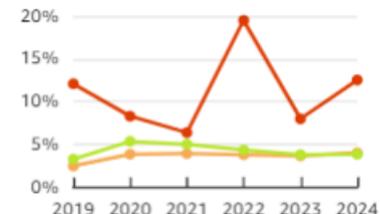
Preeclampsia During Pregnancy***



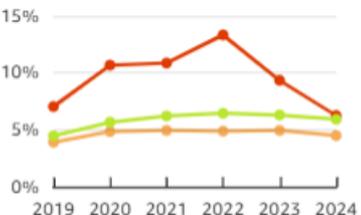
Hypertension During Pregnancy***



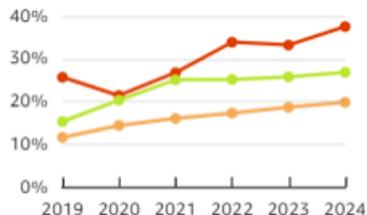
Hyperemesis Graviduram During Preg...



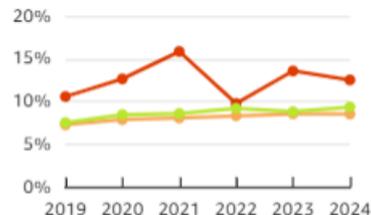
Placental Previa During Pregnancy***



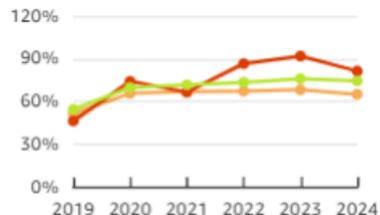
Obesity During Pregnancy***



Growth Restriction During Pregnancy***



Antenatal Care Before Birth***



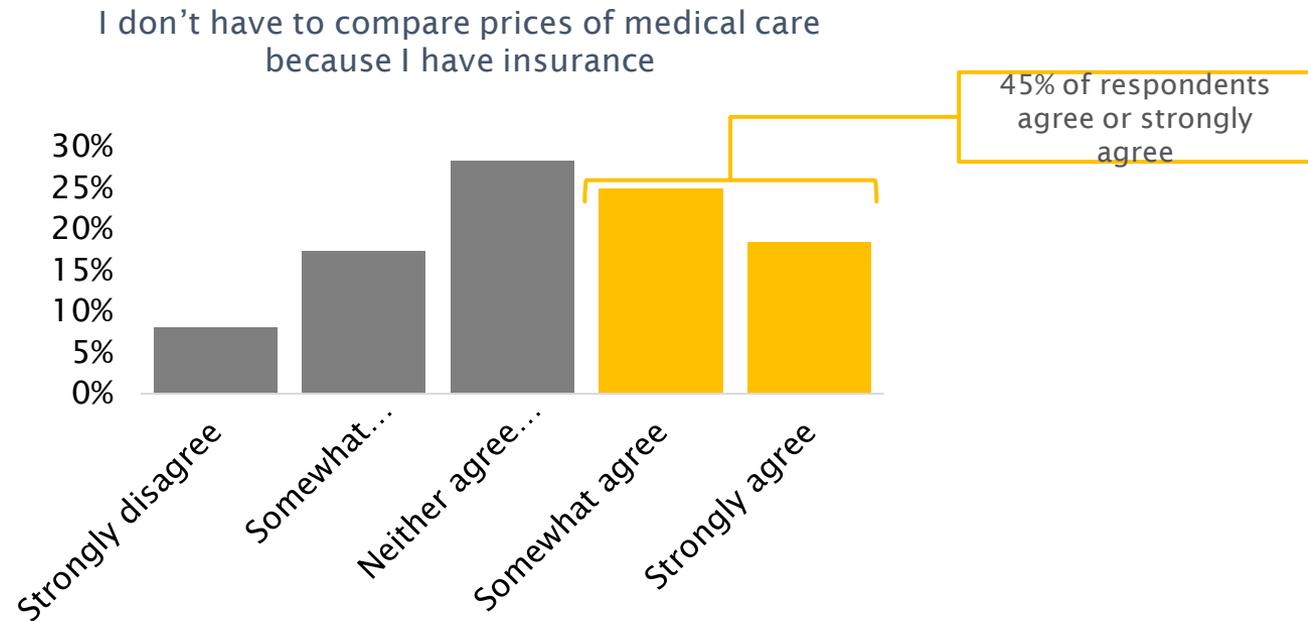
Quality challenge

- We have over 2200 quality measures and very few are both self evident and meaningful to a patient
- It is inherently complex and I doubt that clinical measures could be considered within a relevant context.
- What would I do?.....Make a phone call.
- I need someone / expert to solve the problem

The Consumer Mindset

People won't shop for medical care Larry

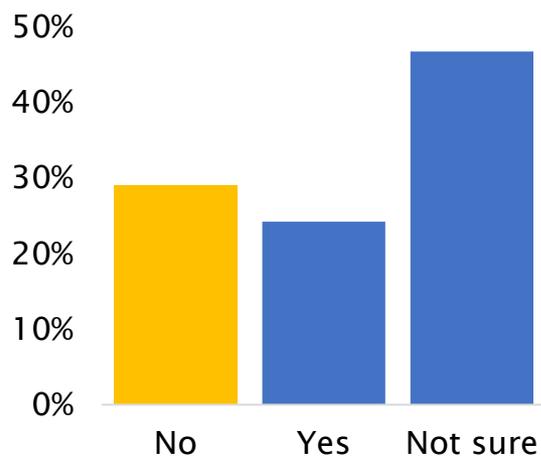
Nearly half of Americans agree that they don't have to compare prices of medical care because they have insurance



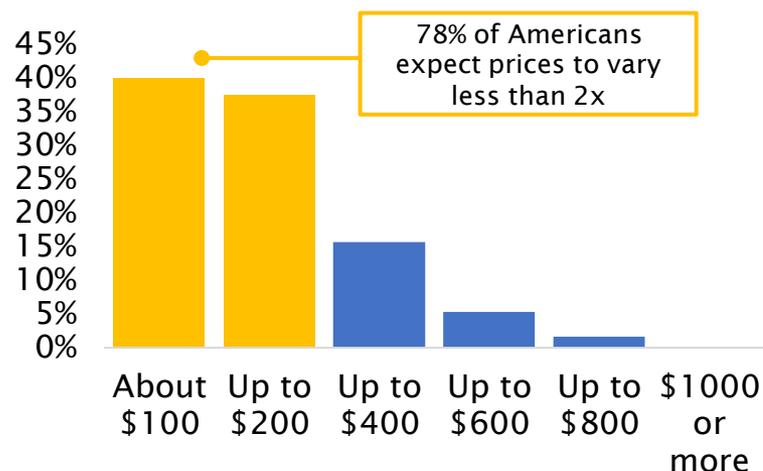
Source: Primary research (survey data)

Americans underestimate the frequency and amplitude of price variation between providers

Do most hospitals charge roughly the same price for a certain test or treatment?

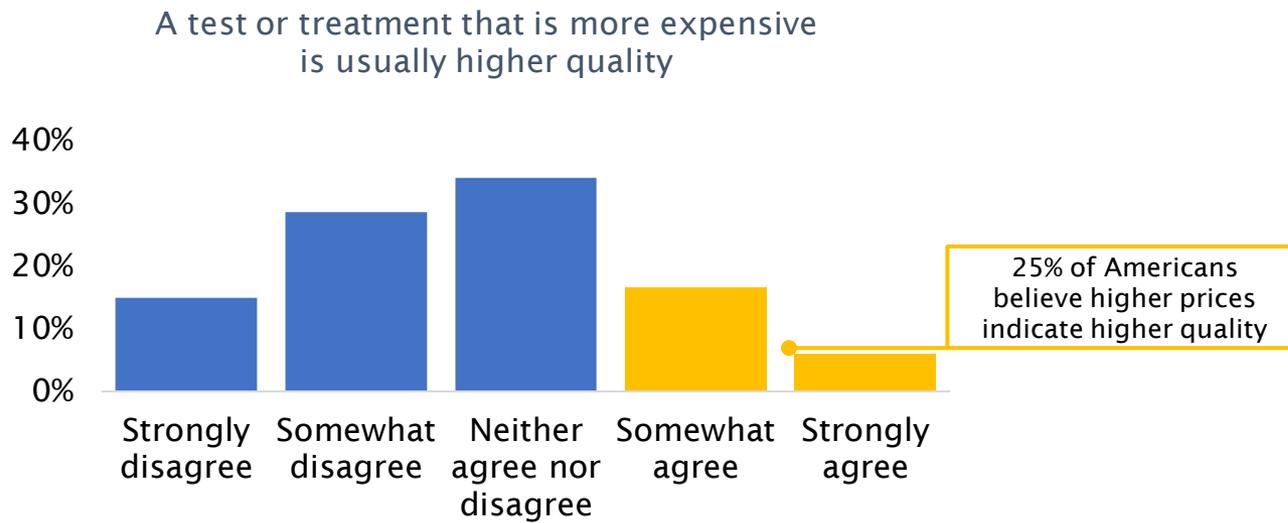


If a medical test costs \$100, how much do you think a different hospital in the same city might charge for the same test?



Source: Primary research (survey data)

A minority of Americans believe that higher prices usually indicate higher quality in health care



Source: Primary research (survey data)

High Level Perspective

- Factors shaping US health care delivery
 - Changing Structure of Employer Sponsored Health Insurance
 - Pricing of Health Care Services
 - Attempts to capture rents are leading to market reconfiguration
- Patients are responding, changing how much, where and when they are consuming medical care today and likely in the future
- Industry consolidation is driving provider practice in ways that are not necessarily aligned with patient or provider preferences.

My belief

- Understand the mindset of the patient / consumer
- Make the decision easy for them
- A consumer is not in a position to process the information today to support rational health care choices
 - Quality is too complex
 - Pricing is too complex
- Apple-ize health care
- There is a strong financial return from solving this problem.

What do I want as an economist? *(thanks for asking)*

- Universal true health insurance (catastrophic) in US for all
 - Once DRG wt > X or RVU wt > Y government steps in
- Medicare phase out for those under age 40
 - No contributions to Medicare
 - Monster HSA (\$50K tax exempt cap) until individual has \$500K in account
- Employer moves from defined benefit to defined contribution
- I purchase a service that solves:
 - If I have a health issue do I need to get care?
 - Conditional on 1, where should I receive care?
 - Conditional on 2, how much should I pay?

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Larry Van Horn

Date

Season 10, Episode 32

4/8/21

Medicine has evolved from a calling into an industry, adept at dispensing procedures and pills (and gigantic bills), but less good at actual health. Most reformers call for big, bold action. What happens if, instead, you think small? To find out more, check out the podcasts from which this hour was drawn: “How to Fix the Hot Mess of U.S. . . .

For more context and information.....



Policy & Innovation in Price Transparency: Larry Van Horn, Patrick Quigley, & Paul Ketchel

5 views • Aug 25, 2021

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What Still Ails Us a Decade After the Affordable Care Act?

EPISODE 6: *Nancy-Ann DeParle, former deputy chief of staff to President Obama, and Larry Van Horn, associate professor and director of Health Affairs at Vanderbilt University's Owen Graduate School of Management, join Governors Bredesen and Haslam to discuss the Affordable Care Act and what else we can do to lower healthcare costs and improve outcomes*



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