

Interview with Carter V. Multz, M.d.

Author of American Medicine Mismanaged Care: How We Can Improve Quality, cover the Uninsured, Add Pharmacy, and Have \$Billion Left Offer

Reader Views welcomes Carter V. Multz MD, author of the health-care book “American Medicine Mismanaged Care: How We Can Improve Quality, Cover the Uninsured, Add Pharmacy, and Have \$Billions Left Over.” Dr. Multz is being interviewed by Juanita Watson, Assistant Editor of Reader Views.

Juanita: Thanks for taking the time to talk with us today Dr. Multz. We are interested in hearing more about your book “American Medicine Mismanaged Care: How We Can Improve Quality, Cover the Uninsured, Add Pharmacy, and Have \$Billions Left Over.” Would you start by telling us what your book is about?

Dr. Multz: I am an experienced practicing physician and managed care medical director and I offer **a novel and simple way to limit healthcare costs and insure all Americans.** This new approach to resolving our healthcare crisis will:

- Provide health insurance for all Americans,
- Add pharmacy,
- Improve quality of care and quality of administration,
- Return healthcare decisions to patients and their physicians
- And save \$ billions in the process.

The best methods developed under managed care can be employed using a coordinated, nationwide personal computer based management system. Utilization control and quality assurance programs would be enhanced and applied uniformly across the nation. Cost over-runs would be prevented by an automated, actuarially managed payment program.

This system eliminates costly reduplication and waste that now consume nearly half of the \$2.1 trillion dollars spent annually on healthcare in the U.S. today.

Juanita: What inspired you to write this book?

Dr. Multz: I am frustrated and disturbed by our waste of healthcare dollars while we deny coverage and mainstream care to more than 40 million Americans. We are the only developed nation that does not provide universal healthcare and the reason is ridiculous - political support of the insurance business. Meanwhile, all of the other businesses that insure their employees pay a huge premium to

do so. They and the rest of us need to become aware. To create that awareness and promote reasonable and simple changes is my purpose and passion.

Juanita: How long have you been in the medical field? Have you always seen problems with the system, or has it become a glaring issue only in recent years?

Dr. Multz: The problems have evolved through the intrusion of Medicare and later managed care into the practice of medicine and as it evolves, it progressively gets worse.

I have watched the evolution from pre-Medicare to advanced stages of managed care.

I am still in private practice (internal medicine/rheumatology) after more than 40 years, and for 10 years I was the founding president and medical director of a managed care medical group where I was the interface between the doctors and the HMOs.

Juanita: What are the major areas in need of reform that you cover in your book?

Dr. Multz: Rational, simple, coordination of administrative/management processes that would save about 30% of healthcare expenditures (now reaching \$2.1 trillion annually. This will allow us to cover the uninsured, add pharmacy (without the donut hole), improve quality of care and quality of administration, make life easier for patients and doctors alike.

Juanita: Most people, when asked about the current medical system, would cite more negatives than positives. Why is the current healthcare system in such a troubled state?

Dr. Multz: Insurance company and government clerks tell doctors what they can prescribe, which tests they can order, and demand overwhelming administrative paper work and so impact the practice of medicine. Let's license the clerks and let the doctors practice "cook book" medicine, or accept the training and supervision of physicians afforded by their licensures and keep the business people out of the business of controlling medical care.

Juanita: At this point, who is really in control of the American healthcare system?

Dr. Multz: The insurance industry and Centers for Medicare/Medicaid Services (CMS).

Juanita: Dr Multz, this is quite a controversial book to be written by a doctor. What has been the response so far from the industry?

Dr. Multz: None, yet. I am just now trying to get an audience.

Juanita: Do you really think it is possible to "improve quality, cover the uninsured, add pharmacy, and have billions left over"?

Dr. Multz: Absolutely. It is spelled out in my book "American Medicine MisManaged Care." And even there, I have used only the most direct means of reducing administrative costs. With added reforms described in the book, like creating a system of compensating patients for medical injuries

without requiring litigation, and including workers compensation medicine in the national healthcare system, many more \$ millions would be saved for better use.

Juanita: Who/what is going to have to change for this to happen?

Dr. Multz: Congress needs to open the door. Here are some issues that Congress could initiate to get this started:

Congressional Role

Congress must provide healthcare insurance for all Americans. By instituting efficient healthcare management, economic transparency with outcomes based equilibrium of cost and quality will save \$billions. It requires:

- Eliminating confounding anti-trust provisions
- Mandating nationwide price negotiations for pharmacy and durable goods
- Facilitating a nationwide PC based healthcare management system
- Employing an actuarially adjusted, relative value based fee scale
- Limiting administrative costs to 15% or less of national healthcare expenditures
- Limiting professional liability tort procedures to cases that fail in a non-litigious process

Juanita: What are the major complaints you hear from patients?

Dr. Multz: Frustration with unreasonable intrusions in care like limiting which doctors they can see, requiring them to go to their primary care physician for referrals, irrational and frequently changing pharmaceutical formularies (based on HMO-Pharm contracts, not on what's best for the patient) and lack of coverage or tremendous costs if they can get any insurance when they leave or lose a job.

Juanita: What about from the internal side of the system? As a physician, what are you and your colleagues most concerned with?

Dr. Multz: Patient care and expensive and time consuming intrusion in the practice of medicine. We must do twice or more the volume of work to break-even financially under managed care, and they double the non-productive paper and telephone work by their disorganized and uncoordinated administrative demands.

A GAO report concluded that “the U.S. health insurance system is a complex and administratively expensive arrangement. It is characterized by a multitude of insurers, both private and public, each with its own eligibility requirements, benefits, packages, provider rules, and claim forms.”

The complexity of this system contributes substantially to our high healthcare costs. In the *Economist*, Henry J. Aaron, Ph.D. wrote: “I look at the U.S. health care system and see a monstrosity, a truly bizarre mélange of thousands of payers with payment systems that differ for no socially beneficial reason, as well as staggeringly complex public systems with mind boggling administered prices and other rules expressing distinctions that can only be regarded as weird.”

Juanita: Do you think the problematic system is in danger of lowering the patient confidence in their doctors?

Dr. Multz: Yes, because the doctor lacks time and motivation to really listen and respond to the patient's concerns. Too often, the patient sees a nurse practitioner instead of the doctor, or is required to go through a triage in the urgent care clinic before getting an appointment with a physician. Too often doctors are coached to minimize testing and dinged/criticized or penalized if they fail to constrain testing and prescribing to management demanded limits.

Juanita: Are more people are taking there health into their own hands due to the problems with the current system?

Dr. Multz: Not that I know of except that when people are uninsured, they avoid going to the doctor until they are more seriously ill. Then they land in the emergency room, get admitted to the intensive care unit and are cared for at great expense paid for by the taxpayer and the hospital which must in turn make up the difference by overcharging their better paying patients.

Juanita: What do you feel is in immediate need of being changed?

Dr. Multz: We need a nationwide, uniform coordinated management system that lets patients see any licensed physician—and the several other elements discussed in the book.

Juanita: How long was the writing process for “American Medicine Mismanaged Care”? What type of research did you do?

Dr. Multz: The writing process was a 4-6 hours a day project for about 2 years. The background is based largely on personal experience, plus searching through published (usually government) reports for statistical and historical details.

Juanita: Is there any country or health care system that you feel is working well, that America could possibly model itself after?

Dr. Multz: All of the industrialized nations are doing some of this, but none is approaching it with the simplicity and coordination that are the essence of quality in management and care, and the source of huge savings.

Juanita: What is your ultimate goal for “American Medicine Mismanaged Care”?

Dr. Multz: To gain an audience for the reforms I describe. I wish everyone would write their representatives in Congress and ask them to look into the proposals described on www.GoodMedicineAmerica.com

Juanita: How can readers find out more about you and your book?

Dr. Multz: Go to www.GoodMedicineAmerica.com and read American Medicine MisManaged Care, available on Amazon.com and Barnes&Noble.com

Juanita: Dr. Multz, if nothing is done, what do you think the existing healthcare system will look like in the next 10, 20, 30 years? How mis-managed do you think it will become?

Dr. Multz: It will change. At present the direction is to keep all of the inefficiency and add more depth at the cost of increased expense to patients, employers and taxpayers. Eventually people or businesses will get angry enough to make Congress wake up, unless we can do that now. That is my goal.

Juanita: Thanks you for talking with us today Dr. MUltz, and bringing to readers attention your innovative solution to the American mismanaged healthcare system. Do you have any last thoughts for your readers today?

Dr. Multz: Write your Senators and Congressional Representatives and your friends and business associates and push our Congress to look into the proposals outlined on www.GoodMedicineAmerica.com and in my book “American Medicine MisManaged Care” (available at www.Amazon.com, and at www.Barnes&Noble.com). If you wish my assistance in finding your Congressional Representative’s name, address and phone number, E-mail me at doc@GoodMedicineAmerica.com or write to C.V. Multz, MD 1835 Park Avenue, San Jose, CA 95126-1650.