

HOW TO BALANCE HOME CARE WITHIN THE LIMITS OF YOUR BENEFIT

Over recent years we have seen our benefits package deteriorate. When I first founded this company in 1988 homecare benefits were unlimited AND PAID AT 100%. At that time insurance companies were looking to reduce expenses through decrease hospital stays by promoting home care. Over the last several years' insurance companies wanted to once again reduce expenses this time by reducing the homecare benefit. As a result we now see home care benefits that start at no benefit and if you are lucky range as high as 120 days / visits per calendar year. As if this was not enough copays of \$5.00 to as much as \$35.00 per visit were added, making homecare unaffordable for the average person. So what is a person with a chronic respiratory illness such as Cystic Fibrosis or Bronchiectasis to do? As you well know the gold standard of care for both of these crippling illnesses is chest physiotherapy by a well trained Respiratory therapist. Chest physiotherapy is most effective when applied to each individual lung segment in conjunction with postural drainage. When the insurance benefit in your policy allows for a limited number of visits in a year such as 60, which are common, daily treatments by a professional Respiratory Therapist are not affordable.

So what is a person with a chronic respiratory condition to do? The first thing to remember is that you want to get all you can today because tomorrow the benefit could be gone. A perfect example is the therapy vest. Although I am not an advocate of the therapy vest, there is a time and place for this device. It is well served as an adjunct to hands on chest physiotherapy. Insurance companies seem to be inclined to purchase the vest and at times when they won't, you may be able to get one for free. Sixty visits per year allows for one therapy by a professional per week. You may be in a position to pay for one to two more per week out of your own pocket. Combining this with the vest can give you access to although not optimal, an adequate amount of care. By utilizing a Respiratory Therapist once to three times a week you are assured the gold standard in care for your illness. This also allows a professional to listen to your breath sounds and monitor your sputum production which can go a long way in preventing some if not all the respiratory infections that you may normally get without any care at all. Remember every time you get a respiratory infection and it goes unchecked for any length of time you may be destroying lung tissue.

With the increase in deductibles and copays hospitalizations are also becoming more expensive thus making homecare a very lucrative way to not only improve your lung function and quality of life but also help save you money in the long run that you may spend on your out of pocket costs for hospitalizations.

One note, it is important to be careful when choosing an insurance policy. This is not just for the chronically ill, but for everyone. Let's face it at some point in our life chances are good that we are going to need it to pay for something. It is imperative that we not choose a policy solely based on the price. If you have a chronic illness search for a policy that includes your doctors and hospitals in their network of providers. Take a very close look at the pharmacy benefit and check their formulary to assure that your daily prescriptions are included. Medications such as TOBI and Pulmozyme are very expensive as they can cost up to \$3000.00 per month.

At the end of the day there are no easy answers. I hope this article serves you well and helps you to become better informed and helps to encourage you to take full advantage of all the resources that you have.

For more information on the cost of a professional Respiratory Therapist please contact me at nathan@therapysfl.com or call me at 954-252-0109.