

# DR. ELVOVE AND STAFF NEWSLETTER



*"Primum non nocere"*



Number 2



## Health Care Reform

Now that an expensive, unwieldy, health care package has failed to pass through Congress, we should reflect upon the future of health care reform. Most citizens do not realize there is an excellent alternative to managed care (HMO's, PPO's, etc.) or big government approaches to medical care financing.

Insurance was designed to shield us from catastrophic losses that we could ill afford such as fire, auto accident, premature death, or serious long-term medical illness. Insurance was never intended to pay every dollar of medical costs. When individuals stopped caring about the price of medical care because of "my insurance will cover it" attitudes, the costs spiraled out of control.

The only viable solution to high costs is to put control of medical care choices and expenditures back into our hands. I favor the "Medical Savings Account" approach to health care reform because the consumer takes control of choices and spending. Under this approach, we shall have our own personal Medical Savings Account that our employer funds annually, just as he pays insurance premiums now. The account is funded with pre-tax dollars and interest accumulates tax free as in an IRA account. The account can only be used to pay medical bills, but *we* decide where and how to spend *our* money. We are not limited to any specific groups of doctors or hospitals. Unspent dollars carry over to the next year, unlike insurance premiums that are lost whether or not we utilize the insurance. Each year we buy a high deductible insurance policy with a portion of the annual contribution, which insures against a serious illness draining our account.

With consumers in charge of spending, hospitals and doctors will compete to keep their fees reasonable. The consumer will be enabled to shop around to use money wisely and to get the best quality services at the lowest possible prices. Doctors must spend time discussing with patients why they recommend a particular test or procedure, and what are the alternative possibilities. I have always believed that patients should be well-informed consumers and that doctors should be advisors and educators, as well as skilled diagnosticians and technicians.

This Medical Savings Account approach encourages free enterprise in the health care industry. Medical care should be subject to the wisdom of the educated consumer. For example, when purchasing a car or appliance, we strive for the best of quality and convenience at a competitive price. We should expect to do the same for our medical care. Opponents argue that the public is neither interested nor qualified to make appropriate decisions. I disagree! Doctors must take the time and responsibility to educate patients so that patients can make informed choices. This approach would slow the epidemic of unnecessary medical procedures and tests. It would eliminate impersonal plan administrators and bureaucrats who condescendingly determine for us the quality of care we can have and where and to whom we must go. Insurance companies will have to return to the business for which they were conceived—providing catastrophic coverage for situations we would be unable to afford. Patients with Medical Savings Accounts would be rewarded for staying healthy. If we did not spend our annual allowance, the balance would remain in our account accumulating interest. A person who exercises and avoids over-eating and smoking will not only be healthier, but will also

save money! In countries that already use this approach, the money in these savings accounts becomes available in future years to help finance a child's education or to provide nursing care for advancing age.

Consumers are frequently dissatisfied by the HMO (Health Maintenance Organization) structure. The HMO's impose the choices of doctors and hospitals upon their patients. Also, HMO's turn patient against doctor. The patient strives to get the most treatment while the doctor tries to minimize treatments provided. Instead of a cooperative venture, an adversarial relationship develops between doctor and patient. In case of a dispute, the administrative bureaucracy of the HMO intervenes to make the final decisions ignorant of the medical facts and individual circumstances involved.

My approach is to encourage families to stay healthy by taking responsibility for their health. I have attended over 2,000 home births in the past nineteen years of practice. Each home birth saves the patient and/or their insurance company over \$3,000 in hospital costs. This represents a total savings of over \$6 million generated from a single doctor! This does not include the substantial savings derived from encouraging successful breast feeding. These healthy babies need to visit the doctor infrequently for sickness, and parents avoid the costly infant formulas. The proven successful means of driving costs down include keeping patients healthy and avoiding unnecessary medical interventions.

Recently my office researched the possibility of joining a new Abbott Company health plan. We have many patients who are Abbott employees who have been coerced by financial incentives to join this plan. A plan official told us that his policy was to discourage home birth services. What an outrage that an uninformed bureaucrat could interfere with medical decisions between patients and myself in such an arbitrary manner. Shame on the Abbott company, who prides itself as a model of free enterprise, for limiting the health care choices of its employees—choices that have saved Abbott thousands of dollars in the past!

It is our responsibility as consumers and providers of health care to make our displeasure known to elected representatives and employers if we feel that our hard-earned dollars are being squandered on an inferior quality system. If you would like to learn more about Medical Savings Accounts and other common-sense approaches to health care reform, please contact my office for additional information. \*

## Winter Wellness

**D**uring the Winter months we spend more time indoors and are exposed to colds and the flu. When the heat goes on in our houses the air becomes too dry and causes our mucous membranes lining the respiratory tracts to dry out. The barrier function of these protective linings declines due to dryness and we become more susceptible to viral and bacterial respiratory infections. Moisturizing the air we breathe by using a humidifier helps to bolster our immunity. Remember to change the water in the humidifier daily to prevent mold growth. Drinking ample water will help to prevent dehydration. Avoid high indoor temperatures—our bodies are supposed to adapt to colder temperatures in the wintertime. Changing the furnace filter and vacuuming the ductwork is important to avoid recirculating molds and dust that have developed inside the heating ducts during the Summer season. Persons with allergies may find that their symptoms decrease after the installation of an electrostatic dust remover.

Adequate dietary proteins, fruits, vegetables, and exercise are as always responsible for keeping the immune system healthy. A multiple vitamin with vitamin C may be helpful to offset the scarcity of fresh fruits and vegetables during the Winter. Fish oil supplements provide long chain omega-3 fatty acids which boost the immune system. An exercise program can compensate for the lack of outdoor activities. Maintaining good health habits will enable the family to remain healthy throughout the Winter season. \*

## Fever Treatment

**P**arents become concerned when their child develops a fever. I often hear the question, "How high a fever is considered dangerous?" This is not easy to answer without knowing the cause of the fever. Any fever in a child six months old or younger is unusual and that child should be examined by a doctor. In older children a fever may represent their body's attempt to eliminate the infection, and a certain degree of elevated temperature could be a healing response. In the case of a purely viral infection, antibiotics are of no benefit, and the body's immune defenses need to fight off the virus over time. For example in chickenpox it has been proven that routine use of acetaminophen (Tylenol™) to lower fever, prolongs the course of the illness by a full day by inhibiting the child's immune response.

A child's temperature should be taken carefully in order to get an accurate reading. Rectal temperatures are the most accurate and are recommended in small children. Lubricate the thermometer liberally with petroleum jelly and insert the tip gently and slowly into the rectum until the bulb disappears from view. A mercury thermometer requires two minutes to read. Ear thermometers are expensive and inaccurate, thus not recommended.

Some children can be very ill despite a *mild* fever if they are also lethargic, vomiting, or irritable. Conversely a child with a *high* fever who is active, playful, and drinking well may not be very ill at all. Therefore the amount of fever may not always indicate the severity of the illness.

In conclusion, fever is not a disease but is a symptom to consider as part of a complete picture of the child. Therefore fever should neither be ignored nor should it be treated with fever-reducing medicines, unless the underlying cause is understood. If you are unsure what to do, it is always better to call and ask. \*

## Hepatitis B

**H**epatitis B vaccine is now available for the immunization of the general public. Hepatitis B virus infects the liver. The virus can cause a spectrum of illness: from a mild self-limited flu-like syndrome that resolves spontaneously, to a serious life-threatening liver infection that terminates in chronic hepatitis or liver failure. A person once infected by the virus becomes a carrier for life. The virus is transmitted by blood transfusions, contaminated needles, and sexual contact. Casual contact, eating, or drinking do not normally spread this virus.

The vaccine has long been recommended for medical care workers who are at risk of accidentally sticking themselves with contaminated needles or instruments. The primary series is an injection followed a month later by a second injection, then three to six months later by a third injection. Immediate side effects of the vaccine are uncommon. Immunity from the primary series lasts for six years or longer.

We test each pregnant patient for this virus with a prenatal blood test. If she tests positive for the virus we must immunize her baby at birth.

The American Academy of Pediatrics recently made the controversial recommendation that all babies should be immunized with this vaccine regardless of their risk status. Their reasoning is that when kids become sexually active as teenagers and adults they will be immune to the virus. Currently newborns in hospital nurseries are receiving the vaccine before discharge.

Before you decide whether to immunize your child you should consider the benefits versus the risks of the vaccine. A *perfect* vaccine would protect against a dangerous disease and have no harmful effects. Most children will not encounter Hepatitis B virus until later in life, and we do not know yet how long the immunity from a primary series of injections will last in children. If you delay immunizing until high school or later, they will have immunity when they most need it. Also, by that time we should know if there are any long term adverse effects due to vaccinating young children.

In my opinion, vaccinating newborns is still an experimental procedure, because we have no long term data regarding delayed effects of the vaccine on infants. Newborns have a blank immune system because they have never encountered bacteria or viruses. We do not know the effects of exposing an immature immune system to a vaccine—particularly a vaccine of unnecessary value to the child's present well-being. A newborn should first encounter his mother's germs and mother's colostrum (early breast milk rich in antibody protection factors) before he receives an injection of a foreign antigen. Therefore I do not recommend immunizing newborns with this vaccine unless the mother carries the virus. We do have this vaccine available if and when you decide to receive the vaccine for your older children or yourself. \*