

If you are at least thirty five years old, you remember the days when employers paid fully for health insurance and the coverage was such that health care cost you little or nothing. Those days are over and will never return. It is more important than ever, for each of us to become savvy health care consumers. We should buy health care the same way that we buy other services and products; by looking for value, choosing wisely and knowing the cost up front.

Unfortunately, many hospitals and clinics make this difficult. It is all too common for a patient to only learn the cost of the service when they are ready to leave. This practice is still rooted in the days when health insurance covered most of the cost and the patients didn't worry much about the bill.

It is also unfortunate but true, that some doctors scare patients into agreeing to treatment that is not necessary and potentially harmful. A recent news piece covered by one of the network news programs concerned a cardiologist who scared many patients into heart surgery. Later, investigation revealed there was no need for the surgery. The doctor and the hospital earned hundreds of thousands of dollars while jeopardizing the lives of hundreds of patients.

Some spine surgeons have done the same with spine surgery, warning patients with herniated discs of imminent paralysis if surgery is not performed. The truth is that paralysis from a herniated disk is extremely rare. In my 15 years of practice and working with hundreds of patients with herniated discs, I have yet to see a patient paralyzed from one.

I am sad to say that the "scare into care" tactic is also used by some doctors in my profession as well. Spinal problems can have serious consequence, but most spinal problems can be effectively treated. If you see any doctor and that doctor scares you into dramatic and/or costly procedures, unless your life is immediately at stake, I would recommend that you get a second opinion, or at least do a little research before signing on the bottom line.

It is not possible to disclose all costs, because health care is a dynamic process and it is not always possible to determine in advance what services will be needed. Still, most health care services are decided in advance, so be a savvy consumer and request a cost estimate before you begin care.