

Dr. Darden with Blue Cross Blue Shield

- Patients in rural areas have difficulty accessing healthcare on several levels
 - Lack of providers in area and difficulty getting transportation to providers in other areas
 - Hospitals in rural areas have trouble staying open due to issues with staying staffed
 - Patients may have insurance, but many cannot afford copays
- Ongoing attempts to resolve the issue:
 - Medical school scholarships which send primary care providers to rural areas for up to 5 years
 - Horseshoe farms- Bring interns from around the country to Greensboro and Marion, AL to assist local patients
 - Places a strong emphasis on the value and capability of small hospitals
 - <https://www.projecthsf.org/>
 - Telehealth
 - Every county in Alabama equipped for telehealth
 - Selma is a good case study for its effectiveness
 - May gain new insights into effectiveness of telehealth due to COVID-19
 - Physicians have seen major losses in revenue
- Medicaid Expansion
 - Benefits of this could be lessened due to tremendous waste in our healthcare system
 - Issues with integration of government funded healthcare and capitalistic health companies
 - Affordable Care Act somewhat resolved issues regarding pre-existing conditions
- Insurance systems
 - Actuaries- determine costs of insurance based on risk
 - Underwritten Patient- pose a risk for BCBS, other insurers to insure
 - Self-funded or self-insured companies fund their insurance themselves, but pay BCBS an administrative fee to use its network and customize benefits
 - Some companies purchase reinsurance, which is used for claims over \$200,000
 - BCBS Alabama is a non-profit, independent branch of BCBS
 - Network of physicians in Alabama who have agreed to BCBS prices
 - Members have access to networks of other states' BCBS branches
 - Companies such as United Health/Humana/Anthem are one single entity nationwide
- Insurance basics to consider
 - Coverage for claims regarding surgeries such as liver transplant are made based on heavily researched guidelines and standards of care
 - I.e. Don't give someone a new liver if they are likely to die soon after from a different cause
 - Typically, a wide range of policies offered, some are bare- bones while other provide extensive coverage
 - Different ways of activating coverage, such as paying a deductible or paying out of pocket and allotted number of times

- Many patients use the emergency rooms as primary care, creates lots of issues for patients, hospitals and insurers