



Reducing Costs and Increasing Medical Professionalism



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Reasons for soaring private health-care costs

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DOCTORS' bills are arguably the most rapidly escalating component of private health-care costs.

I am amazed at how expensive it has become to be treated by doctors in private practice over the past five years. The surgical fee for simple lumbar disc surgery has shot up from \$5,000 to as high as \$25,000, even when performed by junior doctors.

The free market in health care is among the reasons for the astronomical rise in fees.

An ear, nose and throat surgeon once told me that since the Government abolished



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- Doctor's fees – Chi phí điều trị
- Unnecessary treatment – Các điều trị không cần thiết
- Abuse of insurance – Lạm dụng bảo hiểm y tế

Monday, Aug 18, 2014

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PUBLISHED ON AUG 18, 2014 9:17 AM

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**HOW DO WE AVOID
THESE PROBLEMS?**

**Làm sao để tránh các vấn
đề này?**

Avoid Pay-as-charged insurance – Tránh các gói bảo hiểm y tế chi trả toàn bộ, không giới hạn.

- Fixed payment per visit or per medical condition – Chi phí cố định cho mỗi lần khám/loại bệnh
- Guideline of fees for common conditions – Bảng giá hướng dẫn chi phí điều trị bệnh được lưu hành trong cả nước

**Bảng giá hướng dẫn chi phí điều trị bị bác bỏ bởi
Luật Cạnh Tranh Công Bằng (Competition Act)
ở Singapore**

**MTI DECLINES SMA'S REQUEST TO EXCLUDE GUIDELINES ON FEES
FROM THE COMPETITION ACT**

1. After careful consideration, the Ministry for Trade and Industry (MTI) has, in consultation with the Ministry of Health (MOH), decided to decline the Singapore Medical Association (SMA)'s request to exclude its Guidelines on Fees (GOF) from the Competition Act.
2. SMA removed its GOF voluntarily in April 2007 after being advised by its lawyers that the GOF could contravene the Competition Act. SMA then requested the Minister for Trade and Industry to exclude the GOF from the Competition Act on grounds of public policy. In SMA's opinion, the GOF increases the information available to patients on the prices of medical services, thus preventing over-charging and keeping health-care costs down.
3. Keeping patients informed on prices is important. In the absence of other sources of information, the GOF could be useful in providing an indication of prices for various medical fees. However, MTI, in consultation with MOH, has assessed that MOH's current and continuing measures to improve information

Avoid investor owned medical practices – Tránh các trung tâm cung cấp y tế sở hữu hoàn toàn bởi nhà đầu tư cá nhân

- Incentive towards overconsumption of healthcare – khuyến khích các dịch vụ y tế không cần thiết
- Profit driven – chi phối bởi lợi nhuận
- Over servicing patients who can pay and under servicing patients who cannot – chỉ tập trung chăm sóc các bệnh nhân có tiền



Doctor - owned practices in partnership format is IDEAL

Nên để bác sĩ làm cổ đông trong trung tâm cung cấp y tế





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In Hawaii's Health System, Lessons for Lawmakers



Gary Lam for The New York Times

Imee Gallardo receives health insurance through her job at a Häagen-Dazs shop in Hawaii.

By GARDINER HARRIS
Published: October 16, 2009

HONOLULU — Imee Gallardo, 24, has been scooping ice cream at a Häagen-Dazs shop at Waikiki Beach for five years, and during that time the shop has done something its counterparts on the mainland rarely do: it has paid for her health care.

Prescriptions

A blog from The New York Times that tracks the health care debate as it

Ms. Gallardo cannot imagine any other system.

"I wouldn't get coverage on the mainland?" Ms. Gallardo asked.



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Family doctors are gatekeepers
Bác sĩ gia đình là người đầu tiên
tiếp xúc với bệnh nhân



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