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## Many Medicare, Medicaid physicians headed for the door

Earlier this year, the Idaho chapter of the American Association of Retired Persons released a survey of Idaho doctors asking whether they accept new patients, and whether a patient's insurance - Medicare, Medicaid or private coverage - affects that decision.

Idaho ranks last among the 50 states in the number of primary care physicians (76.1 per 100,000 population), and that number is declining by more than 1 percent a year. The biggest reason is demographic: Doctors who practice in rural states tend to be older, and more than two-fifths of Idaho's physicians are 55 or older. Only 33 percent are 44 or younger.

As a result of the doctor shortage, 37 of Idaho's 44 counties are defined as Medically Underserved Areas, according to AARP. The shortage of physicians will drive many folks in rural communities to travel to urban centers to receive primary or specialty care.

But there are other reasons for doctor shortage crisis as well: Medicare and Medicaid payments to primary care doctors often don't cover the costs of a patient visit, physicians are opting out in droves.

More than one-fifth of all Idaho doctors have closed their practices to new Medicaid patients and 17 percent are turning away Medicare patients.

Primary care physicians are less likely to accept all new patients compared to certain specialists. When doctors are grouped by either primary care (which includes the specialties of family medicine, general practice, geriatric medicine, and internal medicine) or by medical specialty (nonpediatric cardiovascular disease, dermatology, gastroenterology, neurology, ophthalmology, psychiatry, rheumatology and urology), key differences emerge. Primary care physicians refuse to accept new patients at much higher margins than medical specialists do.

The number of Idaho Medicare beneficiaries is projected to double by 2030, according to AARP, and they're facing a health care crisis.

According to the AARP report, Idaho doctors are caught in a spiral of decreased reimbursements to restrain costs. The most commonly cited reason for not accepting new Medicare and Medicaid patients was reimbursement.

Some physicians complain that the reimbursement system doesn't fairly compensate primary care doctors for the time they spend during an office visit. Others say they can't afford to keep their doors open if they treat too many Medicare and Medicaid patients. Even though they are limiting their practices to new Medicare and Medicaid patients primarily for reimbursement reasons (and some claim that private insurance is also becoming problematic), policymakers are still proposing cuts or freezes to reimbursement in both Medicare and Medicaid.

According to the AARP report, as more Idahoans find that doctors aren't accepting new patients, the clinical burden for the remaining physicians will increase and the waiting times for appointments will grow. More patients will seek emergency room care, which is more expensive for both the patients and the taxpayers.

Medicare beneficiaries may find one way to get health care is to spend more out-of-pocket to gain access to doctors who have stopped taking Medicare patients but still see other patients. Medicare beneficiaries pay for the services in cash up front and then submit the bills to Medicare, and the beneficiary is responsible for the difference between the approved Medicare rate and the physician charge.

Americans 65 and older are already spending 12 percent of their incomes on health care expenses and those 85 and older are paying average of 16 percent.

For the 12 percent of Idahoans who live below the poverty line, Medicaid is the only realistic long-term option. If these newly eligible Medicaid beneficiaries are unable to find a doctor it will increase overall health care costs as chronic illnesses result in more serious illnesses.

A report by the Commonwealth Fund found that Idaho ranked 49th in the nation for the percent of at-risk (those age 50 and older, chronically ill, or rated health as fair or poor). The state ranks 48th for the percentage of adults with a usual source of care.

# Where the doctors aren't

Number of primary care physicians per 100,000 population in Idaho:

County Doctors PCP rate

1. Camas 0 0

Tie. Clark 0 0

Tie. Lewis 0 0

4. Fremont 1 8

5. Jefferson 2 9

6. Owyhee 2 18

7. Custer 1 24

Tie, Oneida 1 24

9. Boise 2 26

10. Adams 1 29

Tie. Washington 3 29

12. Minidoka 7 37

13. Power 3 38

14. Payette 9 40

15. Lincoln 2 44

16. Bingham 20 45

17. Franklin 6 48

18. Gooding 8 56

19. Caribou 4 57

Tie. Madison 18 57

21. Canyon 101 58

22. Lemhi 5 63

23. Benewah 6 64

24. Bonner 32 78

25. Bonneville 77 81

26. Cassia 18 84

27. Twin Falls 63 88

28. Gem 16 97

29. Jerome 20 99

Tie. Shoshone 13 99

31. Elmore 30 107

32. Butte 3 108

33. Kootenai 145 110

34. Bear Lake 7 114

Tie. Latah 40 114

36. Nez Perce 45 117

37. Boundary 14 129

38. Bannock 110 140

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# Who's accepting new patients ...

The percentage of Idaho health care professionals who accept all new patients by type of insurance:

Primary care physicians

Insurance Percentage

Medicare 61%

Medicaid 51%

Private insurance 76%

All physicians

Insurance Percentage

Medicare 67%

*Medicare 3*

Medicaid 55%

Private insurance 77%

Medical specialists

Insurance Percentage

Medicare 78%

Medicaid 62%

Private insurance 80%

Rural physicians

Insurance Percentage

Medicare 79%

Medicaid 69%

Private insurance 83%

... and who isn't

The percentage of Idaho health

professionals not accepting new patients by type of insurance:

Primary care physicians

Insurance Percentage

Medicare 21%

Medicaid 10%

Private insurance 6%

All physicians

Insurance Percentage

Medicare 24%

Medicaid 21%

Private insurance 6%

Medical specialist

# Why doctors are saying no

Comments from Idaho doctors on why they reject new patients, by insurance source:

Reimbursement rate is too low

Insurance Percentage

Medicare 55%

Medicaid 50%

Private insurance 15%

Too many patients already

Insurance Percentage

Medicare 17%

Medicaid 13%

Private insurance 13%

Too much paperwork

Insurance Percentage

Medicare 16%

Medicaid 15%

Private insurance 1%

Not contracted with all insurance plans

Insurance Percentage

Medicare 13%

Medicaid 3%

Private insurance 26%

High clinical burden of patient

Insurance Percentage

Medicare 7%

Medicaid 13%

Private insurance 0

Accepted by referral only

Insurance Percentage

Medicare 6%

Medicaid 27%

Private insurance 3%

Source: AARP Idaho