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Insuring Your Health
Insurers and ratings groups post information to help patients choose doctors

By Michelle Andrews
Tuesday, August 3, 2010

For most people, picking a doctor is hardly a scientific process. They ask friends or family members to pass along names of doctors they like and trust, or rely on another doctor's referral.

THIS STORY

Insuring Your Health: As more doctors get rated, star systems raise doubts

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Increasingly, health plans and independent groups are making physician information available online to help consumers make these choices more methodically. But experts caution that most doctor-rating systems are still rudimentary, and a four-star rating or other high-performance designation may not reliably reflect a doctor's abilities. While ratings can provide helpful information, consumers still need to dig a little to find the best doctors for their needs.

The systems provided by some health plans to rate doctors are typically based on two factors: cost and quality. Data that measure the quality of care -- whether a diabetic gets regular blood-sugar tests or foot exams, for example -- are not as easy to translate to the level of individual doctors but cost is, so cost tends to be the bigger factor.

"Often insurers will do a two-step process," says Ha Tu, a senior health researcher at the Center for Studying Health System Change, a nonpartisan research and policy organization based in Washington. First, they "make sure doctors meet a quality threshold, but not a very high one. Then they'll weed them out further based on cost."

Complicating the situation for consumers is the fact that every insurer measures these variables differently, and there are no agreed-upon standards for which combination of attributes makes a top-notch doctor. In fact, a physician who receives a top rating from one



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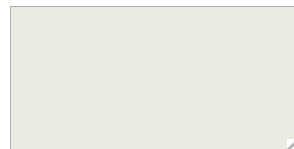
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insurer may receive a middling or even low score from another, says Elizabeth McGlynn, associate director at Rand Health, a division of Rand, a think tank based in Santa Monica, Calif.

It's no surprise then that doctors are resistant to many insurer efforts to rate physicians. In a recent letter to 47 health plans, the American Medical Association and 46 state medical societies asked the plans to improve the accuracy, reliability and transparency of physician ratings. To support this call for change, the letter pointed to research by Rand that examined physician cost profiles and found that health-plan ratings were inaccurate up to two-thirds of the time.

Although rating systems may have problems, experts agree their use is only going to rise. As insurers and employers try to hold down health-care costs, steering patients toward doctors and other providers who provide the best care for the money is an important priority. Increasingly, employers are trying to provide employees with financial incentives to use doctors in so-called high-performance networks, says Karen Frost, health and welfare outsourcing practice leader for benefits consultant Hewitt Associates.

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While insurers and physicians battle it out, consumers are left feeling confused. As Chris Worthington of Rock Hill, N.Y., learned, sometimes a high-performance rating may not even have much to do with patient care. When the 45-year-old middle school teacher was trying to research doctors on her health plan's Web site, she learned that a four-star rating was based on whether a doctor used electronic medical records.

"I think they have the information there that's most important to the insurance company,

not the consumer," she says.

Some of the measures that matter most to consumers aren't included in many rating systems, experts say. They include doctors' interpersonal skills and other concerns such as: Do the doctors spend enough time with patients and answer their questions? Do they stay on schedule or do patients have long waits?

"These are some of the best predictors of patient satisfaction, and even outcomes," says McGlynn, noting that no matter how clinically competent a doctor is, a patient's health won't improve if he doesn't understand how to take the prescribed medication.

Consumers sometimes turn to independent sites to get a glimpse of what a particular doctor might be like. The sites -- such as HealthGrades, RateMDs.com and Angie's List -- differ in some respects: They may or may not permit anonymous comments, for example, or charge a fee. But they all provide a forum for people to learn what other consumers have to say about specific physicians.

Since moving to Indianapolis, Dan Tuten has used Angie's List to help find four doctors. The 69-year-old retired software engineer says it takes a while to learn how to extract useful information. "These are just regular folks commenting, and you tend to see a lot of 'A' ratings," he says. But Tuten says he wouldn't trust an insurance company rating. "My impression is they steer you to a doctor because they're the least expensive," he says.

In trying to research doctors, Tuten and Worthington are in the minority of consumers. Most people don't do any research, suggesting that health-plan rating sites may face a difficult task getting consumers to use them. In a 2008 survey by researchers at the Center for Studying Health System Change, half of the respondents said they relied on friends or relatives to choose a primary-care physician. Nearly 40 percent turned to a doctor or other health-care provider. Only a little over a third used information from their health plan.

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"Picking a physician is a very personal choice, and often you rely on people you know," says study lead author Tu. "It's not necessarily true that they'll trust a health plan to provide them with information about doctors."

This column is produced through a collaboration between The Post and Kaiser Health News. KHN, an editorially independent news service, is a program of the Kaiser Family Foundation, a nonpartisan health-care-policy organization that is not affiliated with Kaiser Permanente. E-mail: questions@kaiserhealthnews.org.

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