

Consequences of Delaying Healthcare

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By John Gregory - Illinois Radio Network



Narrow networks and high health insurance costs are driving more Illinois residents to seek medical care from emergency rooms, according to a new survey.

97 percent of ER doctors in Illinois who responded to a poll from the American College of Emergency Physicians poll said they're treating patients who have trouble finding specialists in the smaller network of doctors offered by health insurers.

Dr. Supid Bose, a fellow with the group who has worked in Chicago, says these are the results of cost-cutting efforts by insurance companies.

"Insurance companies also have a job to do, they have to keep costs down, cover expenses," Bose said. "They're not evil, but I don't they realize, boots on the ground, what these strategies they're using to increase their profits,

how they're really affecting patients."

With narrower networks and more health plans requiring high deductibles and out-of-pocket expenses, Bose says patients are being motivated by "fear of costs" rather than their level of need for medical care. The survey says primary care doctors are motivated by those same fears, with many ER doctors reporting performing tests for insured patients, either because their plans wouldn't cover those procedures or there were no readily available specialists in their network.