

Opinion: Obamacare is going to cost patients

By Peter Weiss

Obama won, Obamacare is the law, and, as my wife says, I will just have to learn to dance to a new song.

Now, don't get me wrong, Obamacare is awful. Forget all the "free stuff" it provides. Children covered on their parents' plan until 26 years of age? A scam, making young adults – excuse me, children – pay for complete, comprehensive health insurance when all they need and should pay for is major catastrophe insurance. Then there is the "annual " or "preventative" exam, which according to Obamacare is "free."

You gotta love this stuff. I wish I had the chutzpah of the people who wrote Obamacare. What they did not tell you, and I am, is that it covers absolutely nothing more than the bare minimum.

I have now posted a notice in my office and each exam room stating exactly what Obamacare will cover for those yearly visits. Remember Obama promised this as a free exam – no co-pay, no deductible, no charge. That's fine and dandy if you are healthy and have no complaints. However, we are obligated by law to code specifically for the reason of the visit. An annual exam is one specific code; you can not mix this with another code, say, for rectal bleeding. This annual visit covers the exam and "discussion about the status of previously diagnosed stable conditions." That's the exact wording under that code – insurance will not cover any new ailment under that code.

If you are here for that annual exam, you will not be covered if you want to discuss any new ailment or unstable condition. I cannot bait and switch to another code – that's illegal. We,

the physicians, are audited all the time and can lose our license for insurance fraud.

You, the patient, will then have to make a decision.

Do you want your “free” yearly exam, or do you want to pay for a visit which is coded for a particular, new problem? You can have my “free” exam if you only discuss what Obamacare wants me to discuss.

This happened to me personally, as a patient, when I went for my physical. It is the law. If you are complaining of a new problem, then you have to reschedule, since Obamacare is very clear as to what is covered and what is not. Obamacare – intentionally – makes it as difficult to be seen and taken care of as possible.

Patients can be very tricky. I have had patients make an “annual” exam, only to want to discuss and be treated for another ailment. I can’t do it.

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