

## *Health screening test is not covered by the patient's MCO*

*Mr. Livingston, age 38, was seen by his PCP for a routine physical. Following a normal digital rectal exam, Mr. Livingston requested a prostate-specific antigen (PSA) test, but his MCO does not cover this test for routine screening in his age group. Nevertheless, Mr. Livingston insisted on having the test.*

Discuss with patients the benefits and uncertainties associated with screening or other diagnostic tests and document that dialogue in the medical record. Include the patient in the decision-making process. If your clinical practice and judgment, however, is to recommend a health screening test that may not be covered by the patient's insurance plan, give the patient the option of paying out-of-pocket for non-covered services or help him or her find alternative funding or treatment sources.

Regardless of any managed care guidelines, gatekeeper policies, or financial incentives, prevailing case law directs clinicians to base decisions on their patients' best clinical interests. The legal system does not support a differing standard of care that depends on a patient's insurance coverage.

Failing to share your best clinical judgment with a patient may increase liability if the lack of disclosure of risks and benefits prevents the patient from making an informed decision. Failure to screen may also place the physician at risk if a subsequent malignancy is detected.

As the patient advocate, share your efforts with your patients and document them in the medical record. If a dispute with the patient's MCO arises, be prepared to assist both parties in understanding your clinical recommendation and the financial consequences of what is proposed.

