

When your health insurer pays for breakfast, here's what happens

PAMELA WIBLE, MD / PHYSICIAN | SEPTEMBER 5, 2014



Health insurance is complex. Eating out is easy — unless you were to involve your health insurance company.

If you hired a third party to pay your restaurant bill, you'd pay twice as much, wait 2 weeks for a table, and have 7 minutes to eat.

I shared my restaurant analogy on a LinkedIn discussion with health care executives, and got this response: "I'd like to ask the Doc if she pays cash for dining out or does she use a third party like MasterCard or Visa to pay the bill?"

I may use plastic, but a credit card is not an insurance plan that requires PA (prior authorization) for my burrito, checking a (drug) formulary to see if I can get a side of noodles, and — worst case scenario: A policy may have an exclusion for desserts in excess of 200 calories.

Don't like the restaurant analogy? Here's what happens when you use health insurance to cover your automobile.



Need an oil change? Jiffy Lube has a 10-day backlog until their administrative office can fax State Farm for approval. Flat tire? Soonest appointment at your in-network tire facility is next month. Out of fuel? You can't stop at Shell or Exxon because Chevron is your preferred provider.

If this seems ludicrous, it is!

Insurance is for catastrophes, not daily care and maintenance. Car totaled? Call Geico. Fractured femur? Call Aetna. Or maybe Kaiser has the best deal. In the meantime, want to save 40% on routine care? Stop using health insurance for your hangnail.

Pamela Wible pioneered the community-designed ideal medical clinic and blogs at [Ideal Medical Care](#). She is the author of [Pet Goats and Pap Smears](#). Watch her TEDx talk, [How to Get Naked with Your Doctor](#).