



CNA HealthPro

The Managed Care Referral Dilemma

The scenario: your longstanding patient, Mr. Franklin, needs a periodontal referral. He has recently switched jobs and dental insurance plans as well. Although he previously had a benefit available for treatment by any periodontist, he now receives a benefit only if he sees a periodontist who participates in the plan. Unfortunately, you do not know any of the periodontists listed – or perhaps you know one, but feel uncomfortable referring Mr. Franklin to him.

What do you do?

Remember that your professional duty is to the patient, not the benefit plan. The least risky choice is to recommend a periodontist of your own choosing, even if that means going outside the plan. If you routinely refer patients to Dr. Peete, the periodontist down the street, it would be appropriate to refer Mr. Franklin to him as well. Explain to Mr. Franklin that you recommend Dr. Peete for the referral because the two of you coordinate patient care well, and you routinely see optimal results from Dr. Peete's care.

Perhaps Mr. Franklin can petition the plan administrator that a benefit be payable to Dr. Peete. If no benefit is available, Mr. Franklin must decide if he should pay out-of-pocket for specialty care about which you feel confident.

If he chooses to stay within his plan for financial reasons, the choice of a periodontist becomes entirely his own. You need not offer a recommendation from the list. However, you may wish to direct him to his plan administrator for more information about the participating periodontists. Remember that if there are specialists listed whom you believe do not practice within the standard of care, you are obligated by professional duty to not recommend them, regardless of what the managed care contract stipulates.

Thoroughly evaluate referral protocols and the roster of participating specialists before agreeing to participate in any plan that potentially restricts your referral options. Reduce your risks by joining only those plans about which you feel comfortable.

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