

Veteran's Healthcare (VHA)

The solution to the debacle at the VA can be solved in some rather easy steps.

1. Issue a medical insurance ID card to every Veteran.

2. Government defines the type and level of insurance benefits attached to the Veteran's ID.

2a – benefit eligibility, co-pay, deductibles, etc.

3. Contract out the insurance coverage to 3-5 insurance companies to handle the claims and issuance of EOBs. (Think Tricare).

3a – these contracts would be for 9 years with renewable periods every three years to allow for either party to terminate the agreement.

3b – the Veterans would be allocated to the insurance providers in a round robin schedule to avoid overloads to any particular insurer.

3c – the Insurers handle the claims and payments to the medical providers and seek reimbursement from the government.

3c – The Veteran's records belong to the Veteran and the Government and not to the insurer.

4. The Veteran's Insurance would allow the Veteran to seek medical assistance from any hospital, medical service, doctor or healthcare provider in the United States and Territories.

5. Sell the VA hospitals to the private sector and deposit and use the funds to offset the Veterans healthcare costs.

6. Establish a website to allow Veterans to register for VA Health Insurance and or maintain their personal information – current address, etc., health records, etc.

6a – This website should be supplied by the awarded insurance companies as they all have the infrastructure to handle the registration and management of the health records.

6b – The awarded Insurers must utilize the common website to submit their claim for reimbursement. This allows the Veteran to monitor the costs of their treatment.

6c – the Insurers would receive their reimbursements on a scheduled basis with provisions for review of benefits provided within 60 days of submission.

7. Reduce the Veterans Health Administration employees to efficiently monitor the performance reports from the insurance companies, healthcare providers and the Veterans.

7a – The staff would be responsible to authenticate payments to the Insurers; monitor Veteran's treatment outcomes and feedback on treatment

7b – authenticate the Veteran’s application for coverage for self and dependents.

7c – Staffing level to handle 350,000 claims per year would be 4,375 assuming each claim required 30 minutes to process. The insurance company is actually processing the medical claim and EOB, the VHA is reviewing the claims to validate the insurer’s reimbursement claim.

8. Move the VA under DOD. The Veterans are the retirees of the military and they should be responsible for the wellness care of the Veterans.

The VHA already has a robust electronic medical records system, VistA which provides a repository for Veteran’s medical records. This needs to be accessible by the Veteran and their approved healthcare providers.

The VA has two other subdivisions that provide additional services (VBA and NCA) to the Veterans such as Pensions, Life Insurance, Education/Training, Home Loans, Burial Benefits, Dependent and Survivor Benefits, Military Medals and Records. Each one of these services should be considered for restructuring.

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