

MIRAMAR ENTERS NETWORK ORGAN TRANSPLANT GROUP OFFERS DISCOUNT SERVICES

By Kenneth D. MacHarg

In what has been described as a win-win-win situation, the Miramar city commission has approved the city's participation in an organ transplant network.

"All of the parties benefit," said Phil Rosenberg, Miramar's Human Resources Director. "The patient benefits by having access to high quality medical service, the city benefits by saving money, and the providers benefit by additional business."

Rosenberg added that Miramar's taxpayers also benefit because they can provide city employees with better health care without paying more taxes.

Under the plan, the city will be participating in the United Resource Network for Organ Transplantation, a project that allows employees and eligible family members to receive organ transplants at a greatly reduced price.

"The great medical advancements in organ transplantation make possible treatments and survival from critical illnesses which were unprecedented a generation ago," Rosenberg wrote in a memo to City Manager Robert Payton recommending adoption of the plan as an opportunity and what he called an imperative.

MELINA: In case you need clarification, the above paragraph is the only one here from his letter. All of his other comments were made in an interview.

"Joining the network is part of our quest to figure out the costs and complexity of benefits in a world where it is more difficult to afford quality," Rosenberg said. "There are no short term fixes, and there is no will in the state to confront the issues."

Rosenberg said that not to offer insurance or to limit benefits is "to cast an employee adrift." The city had been looking for ways to manage costs and protect its employees, he added.

"The best way to address it is through specialty networks which focus on provider discounts," he explained.

"We have an employee right now who needs a kidney transplant," Rosenberg said. "That type of procedure costs around \$120,000. But, by participating in the network, we receive a 43% discount and he will be able to have the transplant at Jackson (Memorial Hospital)."

Rosenberg said that Jackson is one of the premier hospitals in the country for transplant procedures of this type.

The city, which operates its own self-insurance program up to a defined limit, benefits by agreeing only to use doctors and transplant facilities across the country that are part of the network. In turn, the providers offer their services at a substantial discount. They are able to do that because participation in the network guarantees that patients from members will use their services, thus pushing more business their way.

One of the program's benefits for Miramar is that the city does not need initially to pay to belong to the network and only pays an administrative fee of \$3,500 when its services are needed. If the network is not used, there are no administrative charges.

While the city's participation in the network was just recently approved, Rosenberg said that the employee waiting for the transplant will be able to participate in the benefits of the plan.

Without the city's participation in such a plan, Rosenberg said that the city would quickly activate its "stop loss" insurance coverage that pays for medical expenses that pass a certain limit. "We would very likely see subsequent increases in the premiums for the maintenance of this excess insurance," he said.

The city of Miramar currently employs around 900 people and its insurance plan covers around 1,800 individuals including spouses and children of employees.

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