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Will More Tennessee Health Insurance Access Lead To Delayed Treatment? *by Wiley Long*

in [Insurance](#) (submitted 2011-12-05)

[Blue Cross](#) Blue Shield of Tennessee predicts that almost 700,000 state residents will get new coverage under the health care reform. The bulk of the new people getting Tennessee health insurance will be young men who are eligible for Medicaid. Those who won't qualify for subsidies will be able to buy Tennessee health insurance policies through the state exchange in 2014. Will more people gaining access to medical treatment make it harder to get an appointment to see a doctor?

BCBS Tennessee says that health care access might become limited unless the number of primary care physicians increases. Patients could need to wait longer to get medical care services. According to Dr. Steven L. [Coulter](#), president of the insurer's Tennessee Health Institute, "It will be a little longer line, but everybody will be in the line." Coulter is calling for a coordinated statewide strategy to increase the number of primary care doctors.

Not everyone sees this as a problem. Tony Garr, the policy director of the Tennessee Health Care Campaign, says there would be market forces to push the system to provide a higher quality of care and more primary care.

Not everyone agrees that more primary care doctors would be needed. Retail walk-in clinics are springing up in populated areas to offer longer hours than doctors and they don't require appointments. In Tennessee, physicians must be available for consultation, but they're not required to be continuously at the clinic. More and more insurance companies are paying for treatment at retail clinics, too.

Is There An Alternative To Primary Care Physicians?

Certified nurse practitioners (CNPs) treat patients at these clinics, and the quality of care has been rated. One study published in the Annals of Internal Medicine used claims data to compare care quality at retail clinics, doctor's offices, emergency rooms and urgent care centers.

With the exception of low scores for emergency rooms, the quality was similar, but the cost of treatment at the retail clinics was significantly lower. Tennessee got a waiver to delay complying with health care reform, and the savings available through retail clinics can help fill in the gaps of inadequate TN [health insurance coverage](#).

An interesting experiment in another state also replaced doctor care with nurse practitioners. One doctor tracked the areas where one of the poorest cities in the nation was spending the most for health care. In a 300-apartment complex, those with disabilities and long lives required significant health care. To turn that around, the city placed a nurse practitioner onsite.

In other cases, individuals needed a lot of treatment, like one man with allergies and seizures. In just six months, he went to the emergency room 35 times (more than once a week). With a nurse practitioner coming to his home once a week, he cut his E.R. trips down to just a couple over six months. He's happier and healthier and the city cut its health care spending by 40 percent.

[Health insurance for Tennessee](#) may come with more ways to cover health [care services](#), but for now, new ideas are making health care services more convenient at a lower cost.

About the Author

By **Wiley Long** - President, **eTNHealthinsurance.com** - Tennessee's leading independent online health insurance agency specializing in individual and family [Tennessee Health Insurance](#). Get instant [Tennessee Health Insurance quotes](#), compare plans, apply online, and save your hard earned money!

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