Nurse Practitioners New Zealand

Remaking Health Care

Nurse Practitioners

and

Health Insurance

Geoff Annals
Health Funds NZ Chair
Chief Executive Accuro Health Insurance
Nurse

Presentation plan

Health insurance business

Health care or health business

History of everything

Philosophy

Remaking health care

Health Insurance Yesterday

Set up by doctors for doctors

1961 Southern Cross Medical Care Society

- 1979 Unimed
- 1987 NILH/Tower/nib
- 1989 Sovereign/AIA
- 1994 Police Health Plan
- 2001 Accuro
- 2011 Partners Life

Group Health Insurance

Health Insurance Today

Model largely unchanged

Price/value challenge

- Restrictions on cover
- Financial caps on payments
- Service provider contracting
- Innovation

Business Health

- Insurer exits
- Diminishing coverage

Recreating health care

Health Insurance Needs

1. Risk - relatively predictable uncertainty of need

2. Relatively predictable cost

Health insurers need to understand how health care works and to anticipate change

Drivers of Change

Health care cost inflation

Personalisation of diagnosis and treatment

IT enabled clinical decision making

IT enabled consumer access to health knowledge and treatment

Health Insurance Business Impact

Health risk eliminated	nothing to insure
Status Quo	nobody to insure
Paradigm shift	healthy care

Status quo is maintained by

• Consumers	*doctor knows best*
• Payers	*doctor knows all*
• Providers	*doctor is all*

Business and Health Care
Darkness and Light

Health has higher social value and moral authority than the market

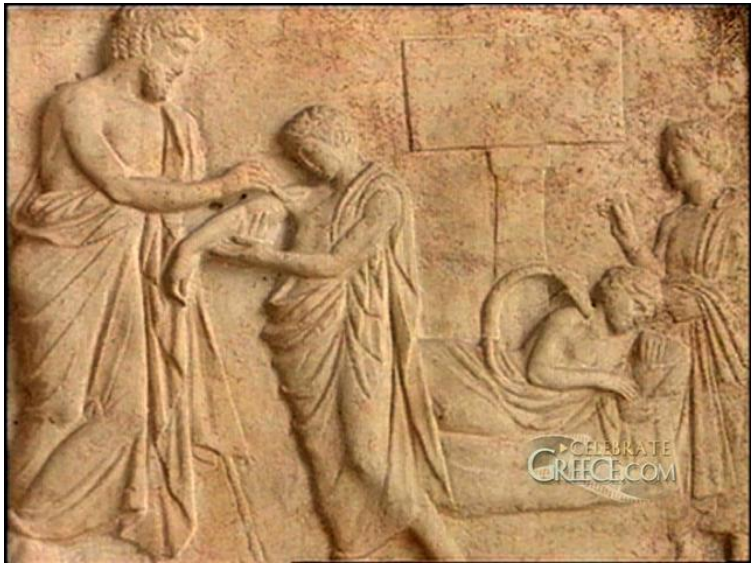
Health care is not and cannot be delivered through the marketplace

Health care is mission not business

History of Medicine

Ancient World Philosophy

Consumer consulted medic and received advice and treatment



1900 – 2000 Science

Consumer consulted medic and received advice and treatment.

Often referred on to another medic for specialist advice and treatment.

2000 – 2020 Technology

Consumer consults medic and receives advice and treatme including technology reliant treatment.

Referral for specialist advice treatment and technology reducing.

History of Medical Trading

Ancients

Medic as Trader

Last Century

Market Adviser and Market Keeper

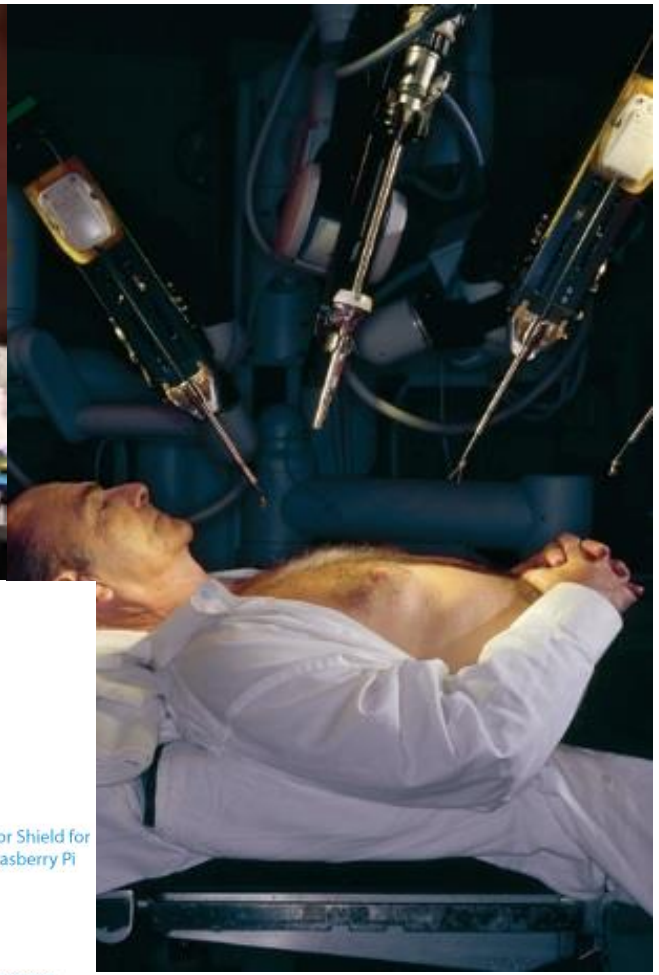
Today

Market Adviser, Market Keeper and Market Player

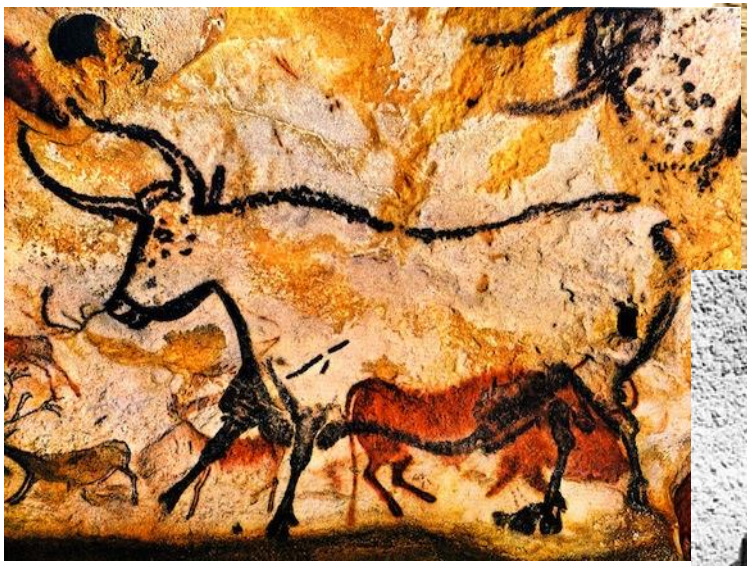
Patient dependent on Expert

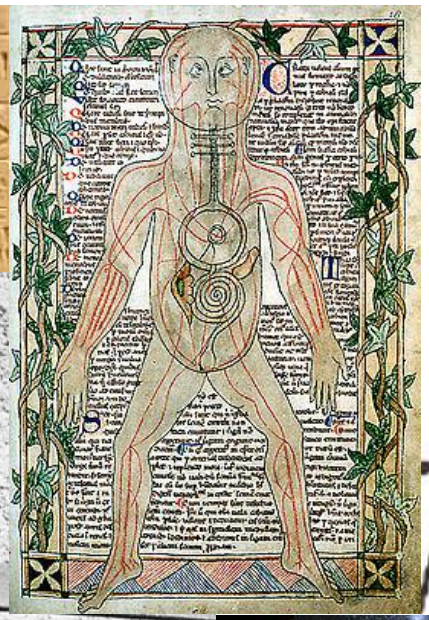
Tomorrow?

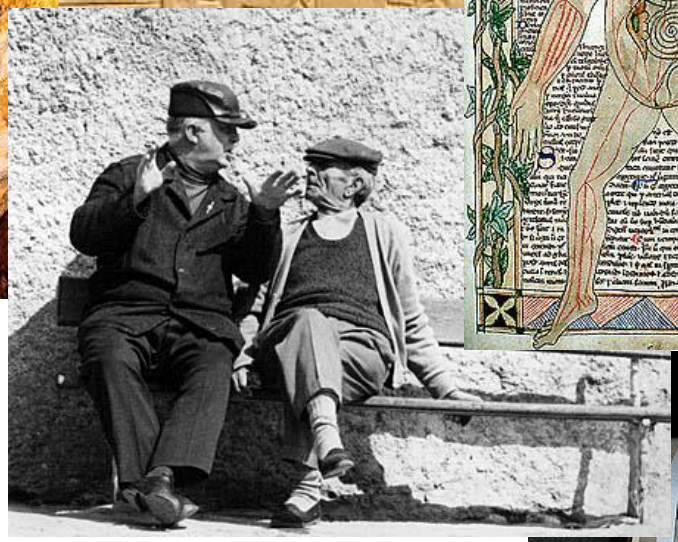
What if consumers had direct access to suppliers?



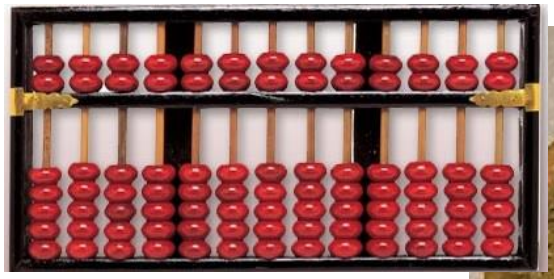
History of Knowledge Transfer

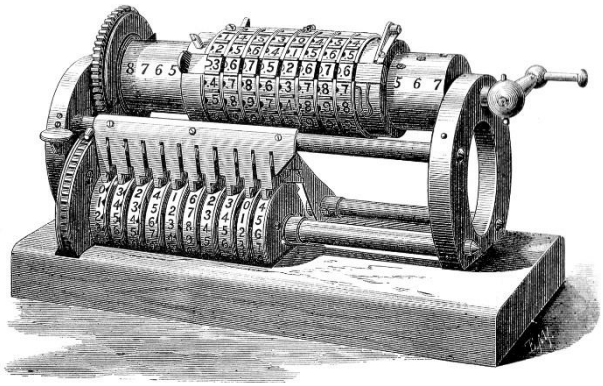


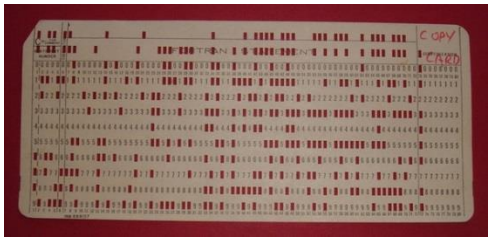




History of Computing

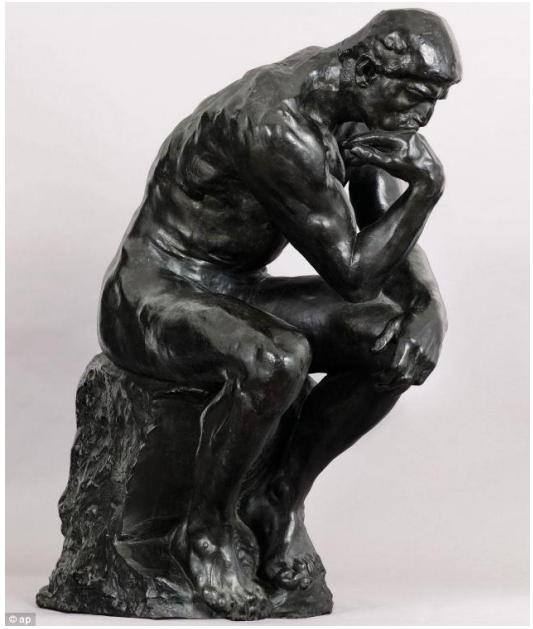


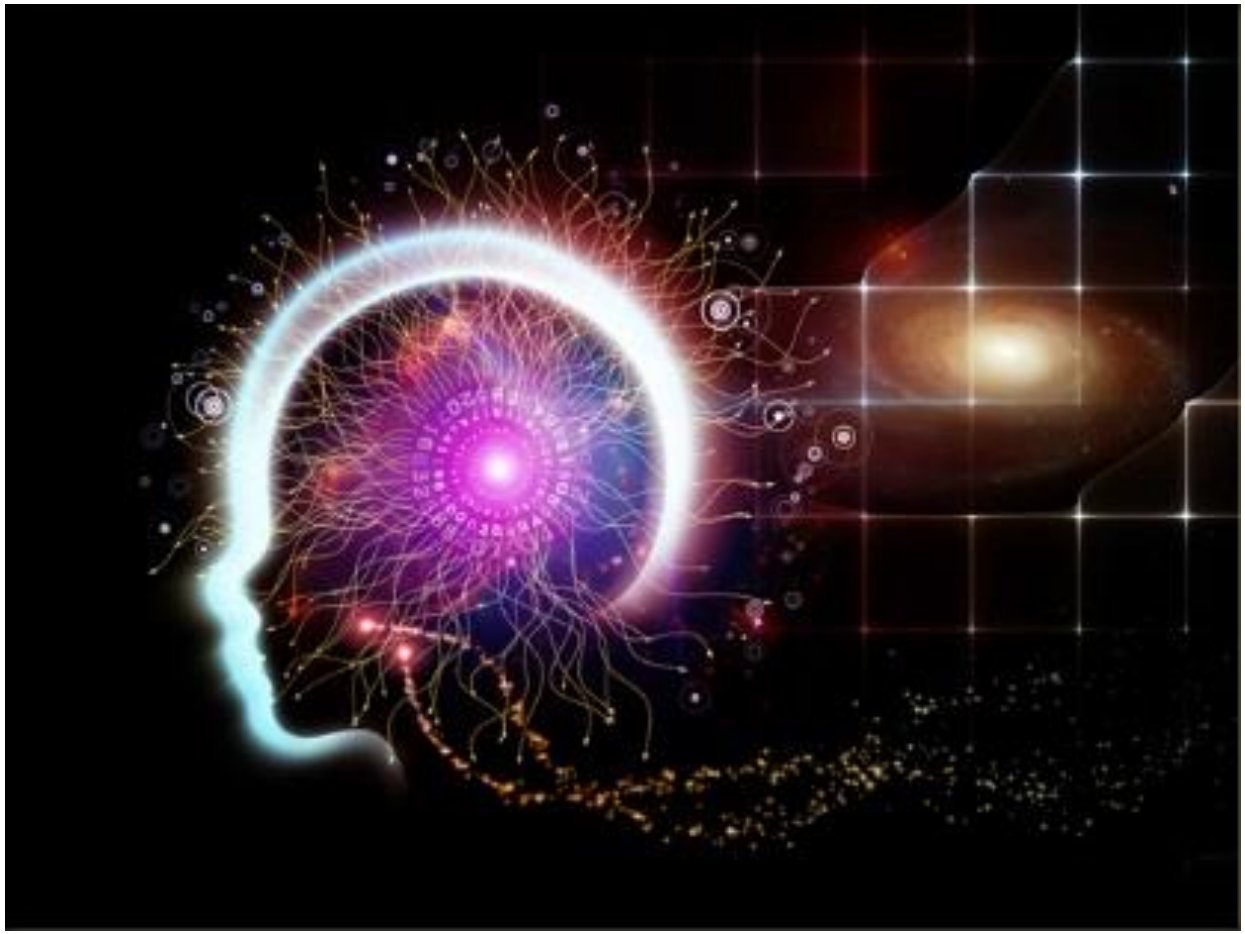




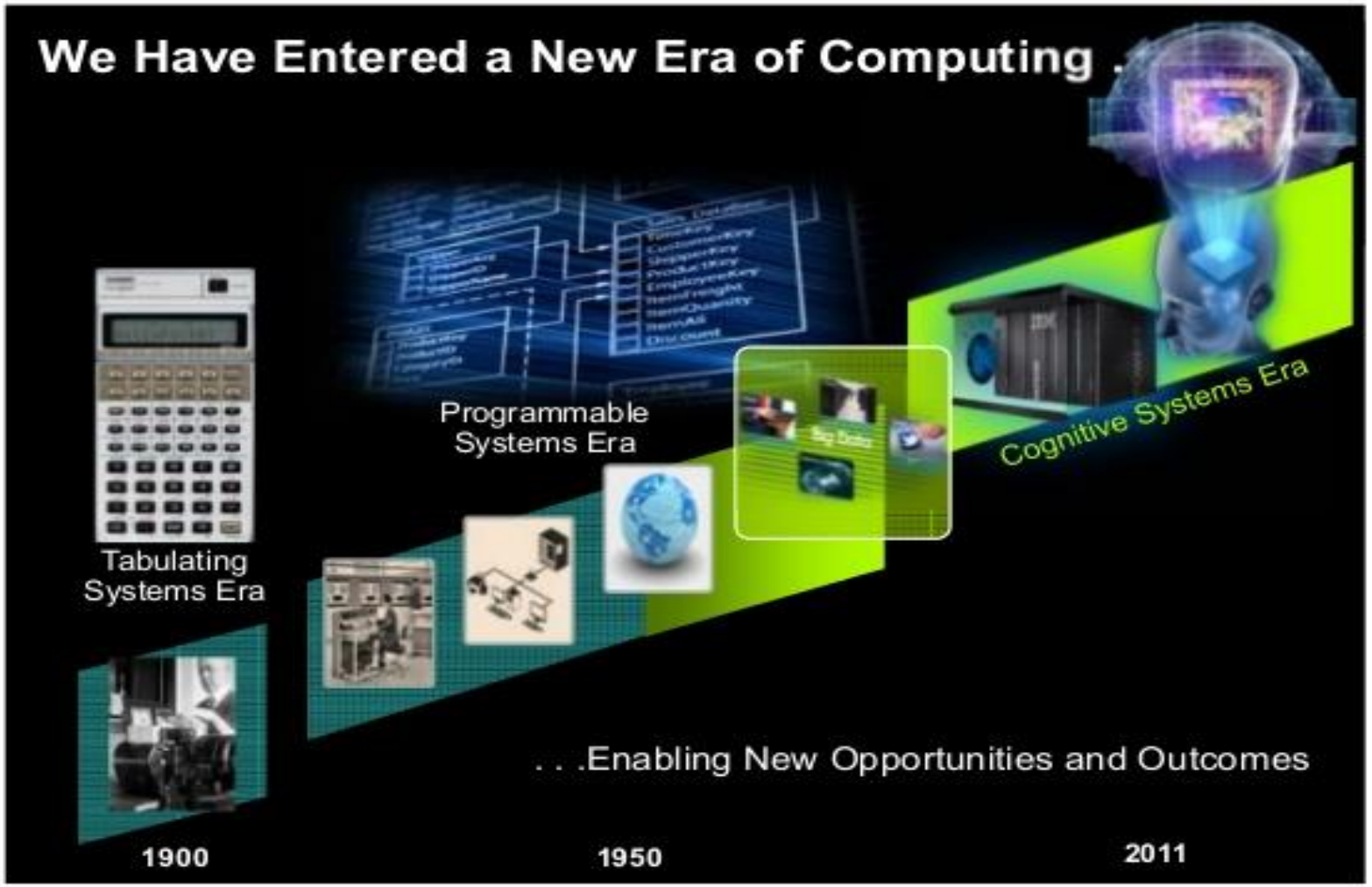
Personal Computing

What if computers could think?





Cognitive Computing



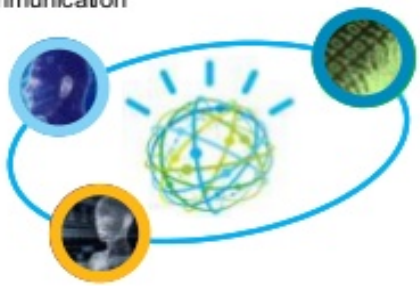
IBM Watson

IBM

Watson combines transformational capabilities to deliver a new world experience using cognitive computing

1 Understands natural language and human style communication

2 Generates and evaluates evidence-based hypothesis



3 Adapts and learns from training, interaction, and outcomes

Watson:

- Understands me
- Engages me
- Learns and improves over time
- Helps me discover
- Establishes trust
- Has endless capacity for insight
- Operates in a timely fashion

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Managing the knowledge and technology to treat cancer

IBM

Watson Decision Advisor helping oncologists treat cancer

Attacking the cause of ¼ of deaths

Business problem:

Need better individualized cancer treatment plans

WellPoint's Interactive Care Insights for Oncology powered by IBM Watson

WELLPOINT

Memorial Sloan-Kettering Cancer Center

Solution:

- Evidence-based suggestions to inform oncologists' decisions
- Analyzes patient data against massive volumes of medical literature
- Evolves with the fast-changing field

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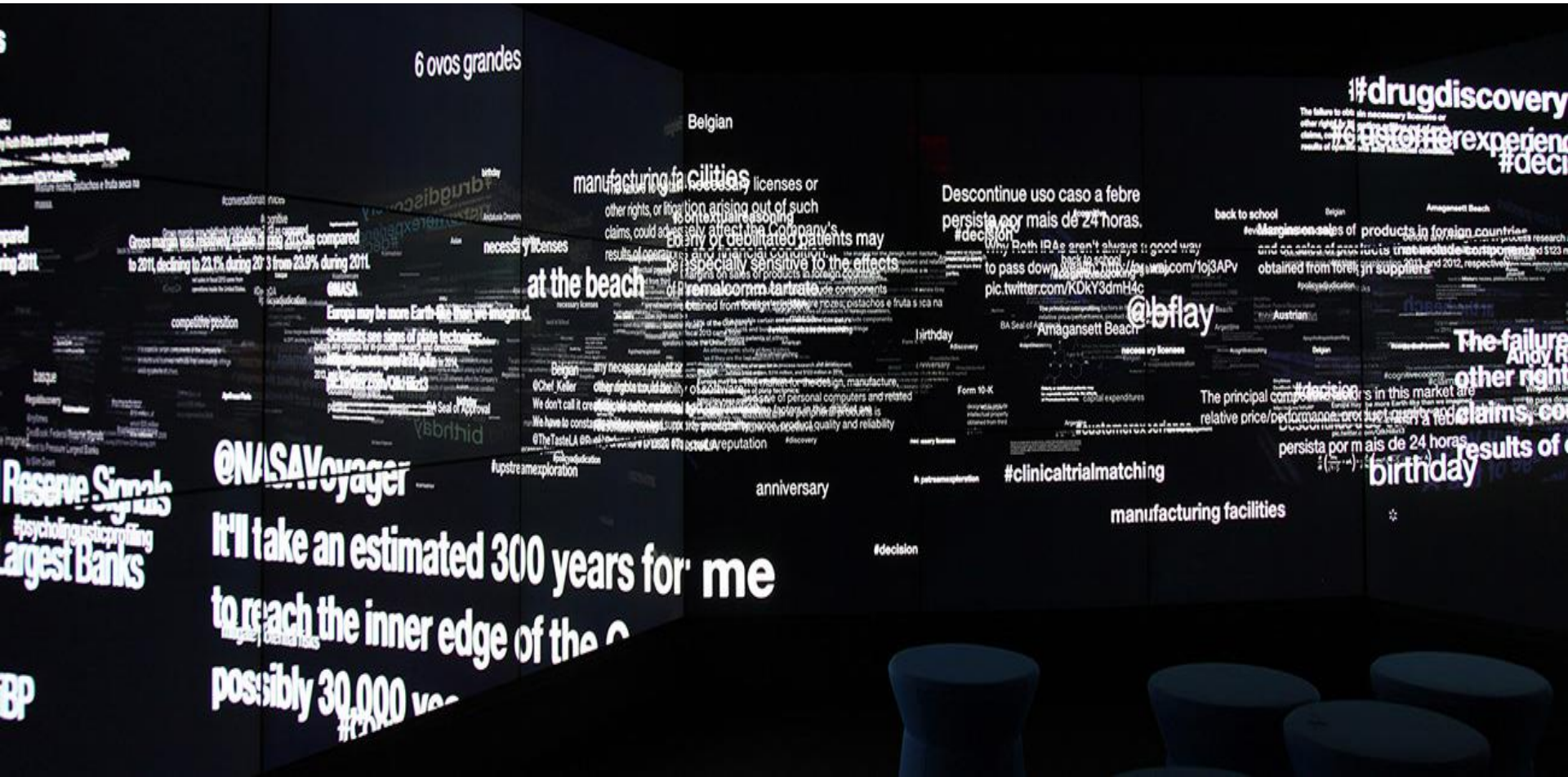
Cognitive computing enables easier management of knowledge and technology



Growth of Health Knowledge and Technology

Ancient World

One person could know everything

Last Century

One person could know about everything

Today

One person can never know enough

The Medical Record

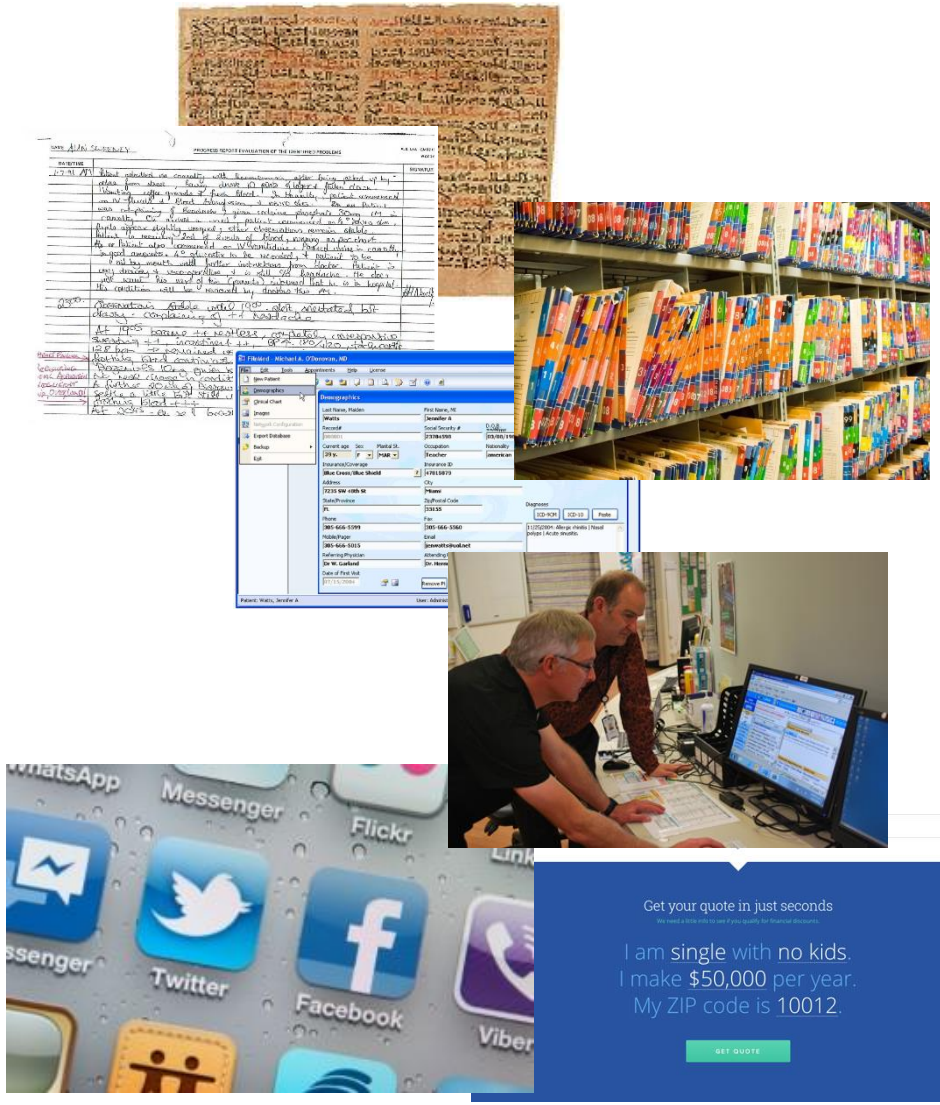
Notes and diaries

Department notes

National health record

Informal health record

Owned health record



The Informal Medical Record

IBM

Twitter Search

Twitter Count

and diaries

Department

David Mitchell

@david_mitchell

Following

F****, asthma flaring up and i forgot my f***n ventolin

Reply Retweet Favorite Storify ••• More

RETWEETS 113

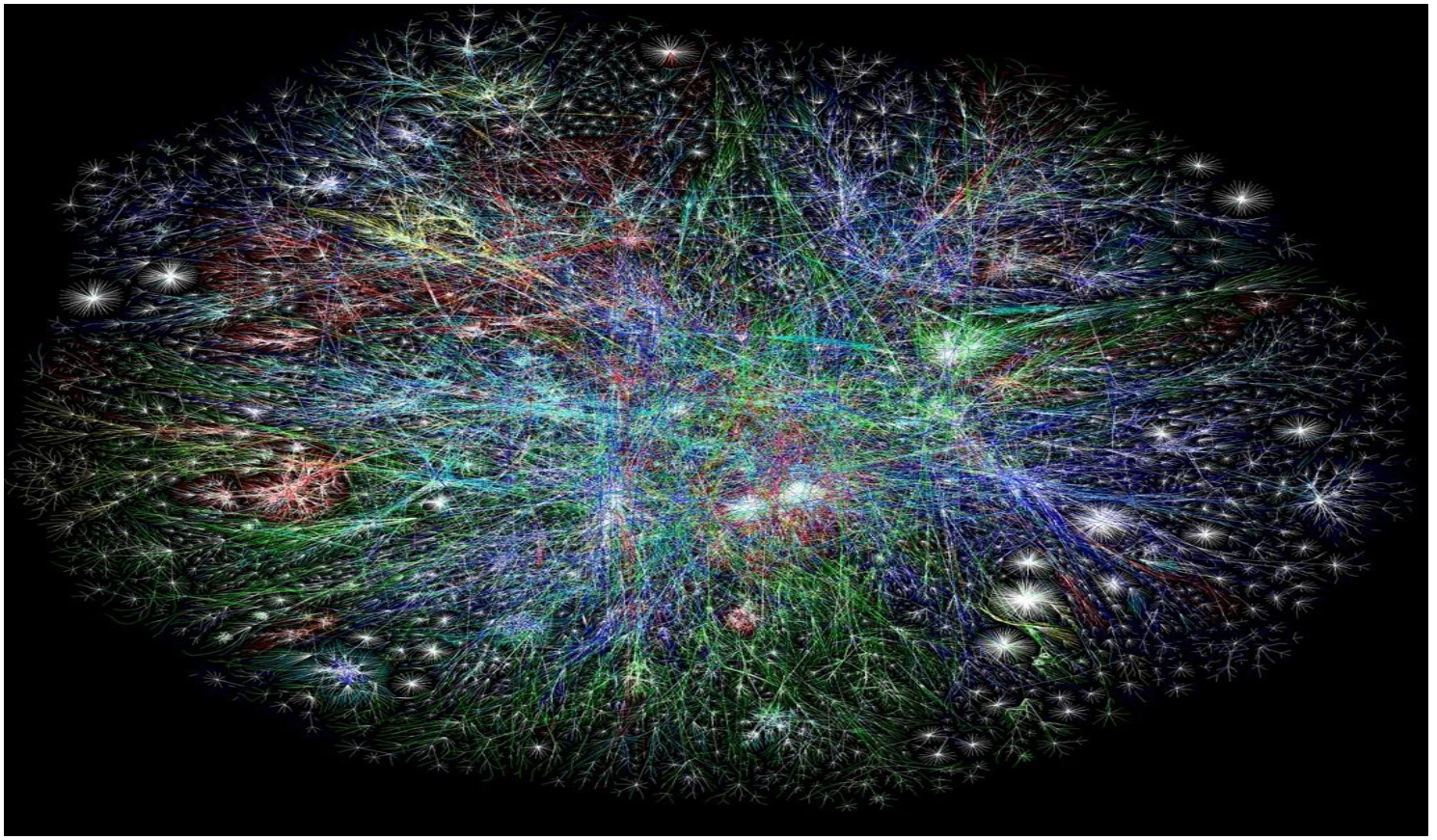
FAVORITES 102

1:00 AM - 14 Jul 2014

	Tweets
1.	Foldin the biggest pile of clothes EVER!!
2.	Let's cruise on today (@ House of Ambrose) http://4sq.com/m1F3R5
3.	#Portland It's chocolate peanut butter!
4.	Let's Go Red Sox!!!
5.	Another sunny day in California!

Table 1. Example tweets in our dataset

Interconnectivity enables more complete management of personal information



Consumers don't have direct access to suppliers. . . YET

Access to health knowledge is the tradeable service in the health marketplace

Easy access to:

- **Health knowledge**
- **Personal health information**
- **Expert displaced as market keeper**

The Next Level of Person-centred Care

Consumer in charge of:

- Their own personal information
- Access to health knowledge
- Choice of treatment
- Who can access their complete health record

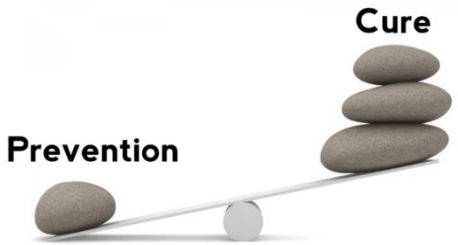
Philosophy

Nursing Philosophy

The unique function of the nurse is to assist the individual, sick or well, in the performance of those activities contributing to health or its recovery (or to a peaceful death) that he would perform unaided if he had the necessary strength, will or knowledge. And to do this in such a way as to help him gain independence as rapidly as possible.

Virginia Henderson

Philosophy Virginia Henderson



Prevention versus **cure**

With the patient versus **to the patient**

Human need versus **disease classification**

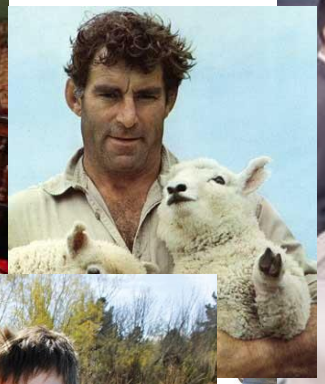
3: Disease code mapping

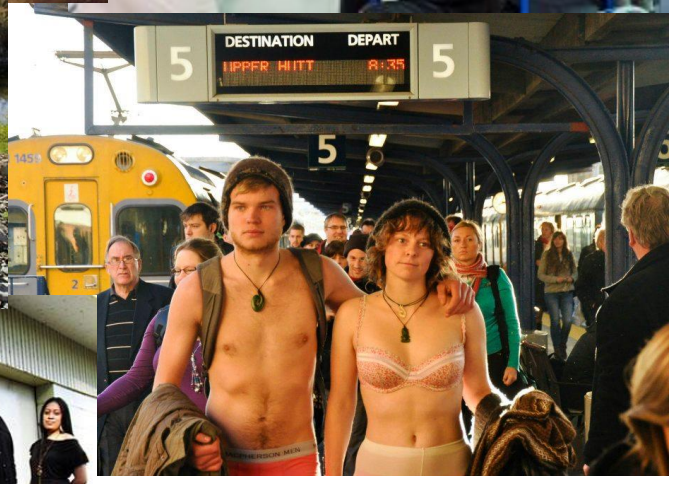
ICD-9-CM code	Code title	ICD-10-AM code: Historical map	ICD-10-AM code: Logical map	Major Diagnostic Category (MDC) for logical map
003.21	Salmonella meningitis	A02.2†	G01*	01 Nervous
003.22	Salmonella pneumonia	A02.2†	J17.0*	04 Respiratory
003.23	Salmonella arthritis	A02.2†	M01.39*	08 Musculoskeletal
003.29	Other salmonella infection	A02.2†	A02.2†	18 Infectious

NB: The MDC for the logical map must correspond with the MDC for the original ICD-9-CM code.
† Aetiology * Manifestation

Philosophy

People and human needs





Attendances

Discharges

Clinics

Departments

Hospitals

Being Nursing

With the patient **NOT** to the patient

What Matters to the Person **NOT** what is the matter with the patient

Nursing focuses on what matters to the person, to their whānau and to their community

Remaking Health Care *from* Expert and Patient *to* Health Care Partnership

Ancients

Medic as Trader

Last Century

Medic as Market Adviser and Market Keeper

Today

Medic as Market Adviser, Market Keeper and Market Player

Tomorrow

Medic as Healthy Care Partner

Nurse Practitioners Tomorrow

Today

Nurse Practitioner as Trader

Tomorrow

Nurse Practitioner as Healthy Care Leader

Health Insurance Tomorrow

Set up by consumers for consumers

Managing health care access risk

Health care partnership model

Leading Change towards Healthy Care

Healthy care requires that people have access to information and options that will deliver the health outcomes that matter to them

Status quo is maintained by

- Consumers — *medicine knows best*
- Funders — *medicine knows all*
- Providers — *medicine is all*

The leaders for change will be consumers, payers and providers

Remaking Health Care

Nurse Practitioners and Health Insurance

Nurse Practitioners New Zealand

The question is not when this will happen but how