

Outline for Project 1

1. Introduction:

- Grey's Anatomy, written and produced by Shonda Rhimes, is a medical television drama follows the lives of interns striving to become doctors, and their interactions with patients on the daily.
- Grey's Anatomy portrays the interactions that the doctors have with their patients and portraying the real-life struggles that some people may have when trying to get expensive medical help.
- Greys shows many people with little to no health insurance, and how they handle getting lifesaving surgeries. Many people don't have strong enough health insurance to cover if they need a major surgery, so what do they do?
- The research question being asked is, In the television show Grey's Anatomy, were the writers able to correctly display the struggles people who don't have insurance, or very little coverage, go through when trying to get medical help?

2. Finding

- If someone is in this country illegally, with no insurance, and scared to get important medical help because of that, how do they get help.
- Dwyer states, "Most public insurance programs in the US do not cover long-term care for immigrants, legal or illegal, until they can establish that they've been residents for at least five years."
- This evidence shows that some people who are living in the United States yet are not legal citizens, nor have been here for longer than 5 years, don't have access to mental health.
- This explains the fact that even if someone who is living here does happen to need surgery, or something like simple stitches, most times they will not risk going to the hospital due to the fact that they are not legal, or do not have enough to pay for the medical attention.

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- This evidence applies to the research question because in the show, there was an old Chinese lady who didn't speak English but needed help for her friend. Her friend happened to not have a green card, and she was injured by a machine in the factory. She has a laceration on her head, and she needed stitches. One of the doctors went outside and followed the Chinese woman to her friend and she helped her anyways, outside of the hospital. This doctor could have lost her job if anyone found out, but she did not want to leave the lady without help, and the lady did not want to risk going to jail for being here illegally. (Season 1, episode 2)

3. Finding

- In Greys Anatomy, there are many scenes where the Doctors fudge the truth on the medical papers, in order to help people, get better insurance if they needed surgery.
- Morley states "Studies of insurance fraud have typically focused upon identifying characteristics of fraudulent claims and claimants"
- He continues with "Motivations to commit fraud vary, from opportunistic individuals submitting a fraudulent claim... to criminal networks that use fraud as a regular source of revenue generation"
- This evidence supports it because for example, if a patient needs life-saving surgery, but can't afford it, some doctors will lie about the severity of the surgery in order to get more of it covered on insurance.
- This connects perfectly to Greys Anatomy because there are many cases where the doctors exaggerate the persons condition on paper in order to give them the needed surgery. A lot of doctors on the show would rather do the surgery for a lower price than see the patient walk away. One example is in Season 15 Episode 4, there is a man who comes into the hospital after a big emergency. He has low coverage insurance and can't afford surgery because his insurance only covers emergency room visits and life-threatening surgeries, not pre-existing conditions. This man had a preexisting condition that he needed to save up for, so he could not afford the surgery as of the moment. One

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of the doctors said he was bleeding and lied on the papers so that they could perform the surgery that he would end up needing, with his insurance covering it.

Counterclaim:

- In real life, it is more likely that the doctor commits insurance fraud to benefit themselves rather than the patient. Some doctors lie about what their insurance does cover, in order to charge more and make more money.
- Morley states “knowingly making a fictitious claim, inflating a claim or adding extra items to a claim, or being in any way dishonest with the intention of gaining more than legitimate entitlement”
- This explains that in real life, some doctors will do things for the good of them, which can lead to the patients suffering more, while already spending a great amount of money for their healthcare.
- This is especially true for people who have very low coverage health care, they tend to get taken advantage of by doctors, or don’t get the care at all.
- There has been cases where doctors are not as kind as Greys Anatomy doctors, considering it being a television show.

Rebuttal:

- Yes, not every doctor is greedy, but not every doctor bends the rules like in Greys Anatomy. It is not 100% accurate on how doctors deal with these issues.
- Many will actually follow the medical rules and guidelines of what to do when someone does not have enough insurance or can’t afford medical help.
- Remler states “We developed the first US poverty measure to include the need for health insurance and to count health insurance benefits as resources available to meet that need.”
- There are other options for people rather than lying to the insurance companies of not getting the help they do need.

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- For people who can't afford insurance, the government is putting in plans like the Affordable Care Act and Patient Protection. There are many other options for patients when struggling with affording medical help.
- Not everything shown in Greys Anatomy is how a real-life doctor would do things to handle these situations.

VI.

- Specific examples of committing insurance fraud like they do in Greys Anatomy would include jail time, the taking away of medical licenses, and losing their jobs as doctors.
- Insurance fraud is a huge deal and it is not that easy to get away with, so if someone is caught, there are serious consequences.

VII.

- From my findings, it proves that Greys Anatomy does show some correct scenes when dealing with health insurance
- It shows correct:
 - o The stress a family is going through when they can't afford insurance
 - o What health risks and life changes could possibly effect the family or person if they did or did not get medical help
 - o How some people who do not have insurance are scared to get medical help, and are scared of the consequences
 - o Some other ways than fraud that people can receive the medical help
- What it does not show correct:
 - o How all doctors handle dealing with low insurance cases
 - o Not all doctors would go and commit insurance fraud for the sake of a patient
 - o It does not show how some doctors take advantage of low insurance patients

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