

A Broken System: A Call for Urgent Healthcare Reform

For over 40 years, I've worked in medical billing, accounts receivable management, and healthcare consulting. I've had a front-row seat to the erosion of a profession once rooted in compassion and service. I watched as dedicated healthcare professionals were treated more like commodities than caregivers. For too long, I stayed silent. But now, with mounting evidence and the recent lawsuit against United Healthcare by BlackRock, silence is no longer an option.

The devastating data breach at Change Healthcare, a major clearinghouse owned by UnitedHealth Group, brought claims processing to a halt—and in doing so, exposed just how fragile and profit-driven our healthcare infrastructure has become. While physicians and providers went unpaid, UnitedHealthcare and its shareholders profited. This breach is not just an isolated failure—it's a mirror reflecting deeper flaws in our system.

How did we arrive here? Clearinghouses were meant to simplify and integrate payments between payers and providers. But today, these intermediaries have been monetized for the benefit of corporations. In many cases, providers are paid via credit card, incurring a 3% fee just to access their already-depressed reimbursement rates. And while frontline practices struggle to stay afloat, insurers post record profits—denying coverage, delaying care, and shifting blame onto the very professionals keeping patients alive.

“Pay for performance” is one such policy that penalizes providers for patient noncompliance—an absurd and unjust burden. Government mandates once meant to improve outcomes have instead incentivized profit over patients. With payers owning practices, and private equity investing in care, healthcare has become a playground for profiteers—not a sanctuary for healing.

We're seeing the consequences in the courtroom. On one hand, lawsuits accuse payers of offering too much care. On the other, they're criticized for providing too little. This contradiction makes it clear: the current model is not sustainable, Immoral, and certainly not centered on the needs of patients.

We must act. Starting now:

- Eliminate clearinghouse fees that penalize providers.
- Mandate insurers divest from physician practice ownership.
- Prevent private investors from acquiring medical practices.
- Restore and increase Medicare, Medicaid, and commercial reimbursement rates.
- Allow tax deductions for unreimbursed patient care.

Our system doesn't have to be this way. Healthcare professionals chose this path to serve, not to subsidize corporate profit margins. Patients deserve access, transparency, and care, free from obstruction or exploitation.

Reform will not come from silence. It must come from a unified demand—by providers, by patients, by everyone who believes that healthcare should heal, not harm.

Change is overdue. Let's make it happen.

Glenn Friedman, President

Philadelphia Medical Billing, Inc.