Aetna Won’t Pay for Care Necessitated by ‘Preventable’ Errors

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In a move that could have significant implications for physicians and hospitals, the insurer Aetna has said it will not pay its network hospitals for care necessitated by certain preventable errors. The announcement follows a policy shift by the Centers for Medicare and Medicaid Services, which has finalized plans to stop paying for eight preventable events as of October 2008. Aetna, Inc. has incorporated language into its hospital contracts that calls for waiving all costs related to a number of serious reportable events. The list is based on the never events identified by the Leapfrog Group’s “never events” policy, which includes a list of 28 events considered so harmful that they should never occur.

The list, compiled by the National Quality Forum (NQF), comprises events ranging from surgery performed on the wrong body part or on the wrong patient, to stage III or IV pressure ulcers acquired after admission to a hospital. The policy instructs hospitals to report errors within 10 days to the Joint Commission for Accreditation of Healthcare Organizations, state reporting programs, or patient-safety organizations. Hospitals also are asked to take action to prevent future events and to apologize to the patient or family affected by the error. Aetna is the first health plan to endorse the Leapfrog policy.

“The major goal here is to get hospitals to focus on having the systems in place to prevent these events from happening,” said Dr. Charles Cutler, Aetna’s national medical director.

Adopting the Leapfrog Group’s never events policy is not about saving money, Dr. Cutler said. In fact, many of the never events carry no additional cost. Instead, Aetna plans to have a national policy in place by October 2008, and it will not pay its network hospitals for care necessitated by certain preventable errors. The policy is based on the never events identified by the Leapfrog Group’s “never events” policy, which includes a list of 28 events considered so harmful that they should never occur.

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