



Commentary

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# Utilizing Modernized Informed Consent and Complementary Insurances to Heal Severe Complications



Lujun Shen<sup>1,2\*</sup> and Kezheng Xu<sup>1,2</sup>

<sup>1</sup>Department of Minimally invasive therapy, Sun Yat-sen University Cancer Center, China

<sup>2</sup>State Key Laboratory of Oncology in South China; Collaborative Innovation Center for Cancer Medicine, Guangzhou, China

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**\*Correspondence Address:** Dr. Lujun Shen, Department of Minimally invasive therapy, Sun Yat-sen University Cancer Center, Guangdong, China & State Key Laboratory of Oncology in South China, Collaborative Innovation Center for Cancer Medicine, Guangzhou, China

## Commentary

If a customer unfortunately buys a problematic air-conditioner, he can ask for refund or free maintenance. However, if a patient has a disease like cancer and unluckily encounter severe complications after standard medical interventions, there is no guaranty for repair and he and his insurance company have to pay the fees.

A special case engraved on my heart is a 61-years-old female patient with cervical cancer, who was found to have an 6cm×8cm isolated metastases in the upper lobe of left lung one year after surgical resection. There is no demarcation between the metastatic tumor and pleura. The patient received CT-guided microwave ablation of the lesion and unfortunately developed open type pneumothorax two days after. Her condition worsened as pneumonia followed on and was transferred to the ICU and maintained on ventilator for two months. This rare and severe complication almost killed her and posed a great financial burden to her family. Knowing the hope for survival is small and the cost to maintain her life is a black hole, her family choose to give up.

“Medicine is a science of uncertainty and an art of probability” [1], it’s impossible to prevent every complication brought by medical interventions. Therefore, informed consent, which explains the possible complications, thereafter, was developed and always required to sign for patients receiving risky operation or procedures. The bright side of this tradition is that the conventional inform consent can serve as a protection for doctors conducting standard (sometimes risky) treatment plans (Figure 1). Meanwhile, it also endows some brave doctor the right to try interventions beyond his ability or exceed current indications. An informed consent is essential in conducting any medical intervention, while the question of the current system is that not enough attention have been paid to reduce the rates of severe complications or compensate the cost once they happen.

The current informed consent can reduce potential medical disputes if severe complications happen while do little to protect the patients. In the future, we expect an informed consent with accurate information on the risks of every intervention and its potential cost can be developed to facilitate patients’ decision making; besides, commercial insurance as a complement is needed to deal with the high cost of severe complication.

How can we reduce the rates of severe complications? As the medical care provided is not the same between different medical teams, a preferred solution is to let the “right” medical team to conduct the “right” intervention. With the development of information technology and accumulation of clinical data, an informed consent equipped with more information and functions than it used to have is feasible. An ideal informed consent should include:

- i. The exact benefit of the specific intervention,
- ii. The expected incidence of potential complications computed based on the performance of the medical team and the characteristics of the patient,
- iii. The remedial interventions and cost in dealing with complications.

The data of the benefits and complications of every intervention, which should be comparable between different medical teams, can form a basis for the patients making wiser decisions to choose their doctors and interventions and theoretically will reduce the complication rates.

How can we reduce the cost of severe complications for individual patient? In China, the out-of-pocket rate ranges from 20-50% for citizens. In the USA, at least 5% citizens don’t have Medicare or Medicaid [2]. A new insurance aims to share the cost of severe complications can be developed as a complement

to the current insurance system. There have been debate in the practicability of such kind of insurance, as the grading of complication can be subjective, and the complication rate could be “enhanced” intentionally if lack of supervision. Therefore, a series of criteria needed to be established and consensus should be made between doctors and insurance company before introducing it into the market. We expect the options

for commercial insurance will compensate the cost for patients combating life-threatening complications.

We are standing at the point when unpredictable medicine is changing into predictable science. Hence, we are responsible to make the uncontrolled severe complications controllable in patients’ life.

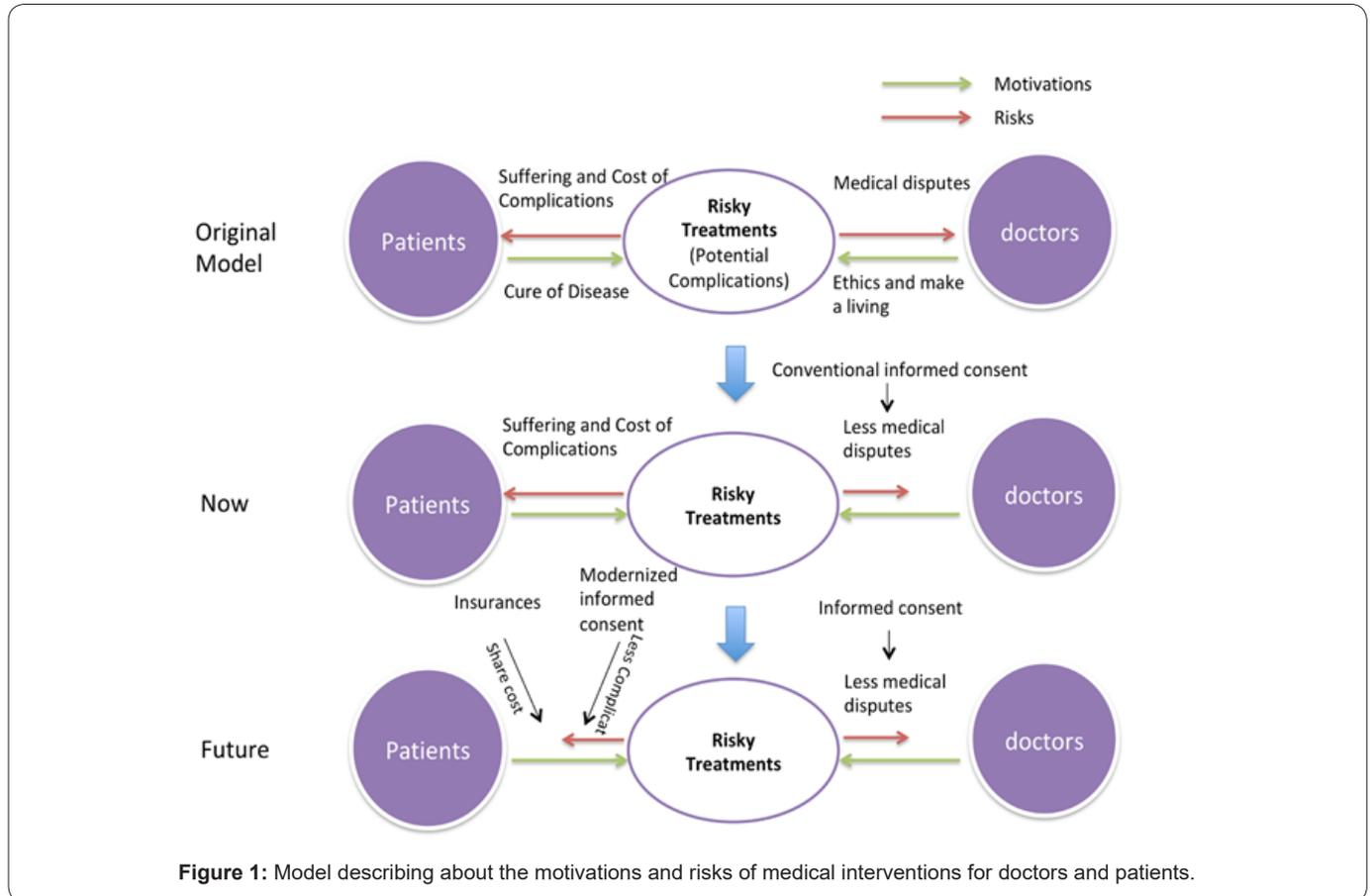


Figure 1: Model describing about the motivations and risks of medical interventions for doctors and patients.

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