## **Public Health and Insurance**

Phoenix ABPM Story

A public health officer has been working with clinics and hospitals using the Phoenix ABPM and has been reviewing published data and analysis techniques of the Halberg Chronobiology Center that clearly shows that physicians using these diagnostic procedures are able to significantly reduce the incidence of strokes and heart attacks. She convenes a review forum to discuss the results with her colleagues and they agree that it seems to provide significantly improved outcomes. Shortly afterwards, a colleague from a large healthcare insurance firm contacts her and asks what she knows about this procedure and if she think that the public health community is prepared to support a recommendation that high risk patients use it. She replies that their investigation is still in the preliminary phase but it looks promising. He asks her to let him know their progress and conclusions. He initiates an investigation of their customers and discovers that several of them have participated in the procedures. Based on their sample, the results look very promising. His company begins developing a policy discount for customers who participate in periodic diagnostic use on yearly basis. Within a year, the public health community publishes a recommendation. Within a week, the healthcare insurance firm introduces a health insurance policy discount for their customers who use an ambulatory blood pressure monitor on a regular basis. Over the next two years, most health insurance firms provide similar discounts, as they investigate and modify their insurance products.