

# **Therapeutic Interventions for Patients Lacking Medical Insurance: An Ethical Case Study**

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For many parents in Texas, finding appropriate medical care for their children can be a time-consuming and stressful task. This difficulty can be exacerbated by factors such as language barriers, physicians reluctant to provide referrals, and lack of medical insurance. How can healthcare professionals, such as athletic trainers and physical therapists, work to provide quality medical care while demonstrating ethics and not undermining the business of healthcare? Where is the line drawn between generating revenue and responding with compassion to the humanity of heartbreaking situations? To consider these questions, a case scenario will be analyzed in which an ethical dilemma will be answered with implications for proper therapeutic intervention protocols to be implemented on a broader scale.

Texas has a growing population of Hispanic or Latinx residents. Many members of this burgeoning population solely speak Spanish or prefer conversing in Spanish rather than English. This is important to note since according to the 2020 census, Texas ranks #2 in total Hispanic or Latinx population among states in the United States (U.S. Census Bureau). Unfortunately, as this population has increased, the healthcare system has not been revamped in order to meet the needs of Spanish speaking individuals. This reality became apparent in an interaction observed between a physical therapist named Andee and a pediatric patient's mother. Through conversing with the mother via broken English, the physical therapist became aware that the mother was the sole provider for her four children. To meet with a physical therapist after a lengthy referral process, the mother had to utilize time off and bring her other children with her to the appointment. While the two older children played with each other, Andee evaluated one of the younger twins for developmental delays and a genetic condition known as Angelman syndrome.

It required only a quick assessment for the physical therapist to confirm her suspicions; but like all good clinicians, she inquired about other factors of the twin's life, including the twins' quality of life compared to one another. Andee learned that despite only one twin being approved for a referral, both twins had severe delays in development, speech, and ambulation. It took over six months for the mother to get just one twin approved for treatment and would likely require another lengthy process to get the second twin approved. With factors such as a non-spanish speaking primary care provider, a single mother of four, and lack of medical insurance, Andee was faced with a complex ethical dilemma. Is it acceptable to provide treatment for both twins prior to authorization by a referral?

The American Physical Therapy Association establishes a code of ethics for which all members are expected to uphold. Of these values, two are critically important in this ethical dilemma. Principle #1 states, "Physical Therapists shall respect the inherent dignity and rights of all individuals" (Code of Ethics). Principle #5 states, "Physical Therapists shall fulfill their legal and professional obligations" (Code of Ethics). Additionally, healthcare professionals are expected to practice with values such as role fidelity, beneficence, and veracity. While awaiting a physician referral, the second twin's health will continue to regress if therapeutic interventions do not take place. In accordance with responding to the human right of healthcare and by upholding the value of beneficence, Andee is expected to provide medical treatment per her obligation to use her training to help those in need. However, in accordance with her duties as a physical therapist, all treatments must be documented and treatment requires a physician referral. By treating the second twin without documentation or a referral, Andee fails to uphold her legal and professional obligations which contradicts her pledge to role fidelity and acting with veracity. How can Andee and other healthcare professionals balance their obligation to their

employer and their obligation to use their medical training to improve the lives of those in their community? Multiple courses of action and their ethical consequences will be considered, along with an example of how normative ethics can be applied.

The first course of action to be considered is through the lens of Andee's employer. As a financial stakeholder in Andee's decision, the best decision would be to only treat a patient with a proper referral. This would ensure that proper documentation and subsequent compensation occurs which benefits both Andee and her employer. This approach allows Andee to respectfully decline treatment of the second twin until proper documentation takes place while upholding her role fidelity and Principle #5 of the APTA Code of Ethics. The second twin and his family are negatively impacted as they are left to search for a referral in a healthcare system not adequately structured to support them and their needs.

A second course of action to be considered examines a solution through the eyes of the family. The best solution for the family is immediate medical interventions for both of the twins. This could occur in a variety of ways. Andee could alternate which twin she sees for each appointment and document treatment under only one of the children's names. Nobody in the clinic would know since the twins are identical in appearance. At first glance, this approach seems beneficial to both the family and Andee. However, Andee is required to live according to veracity and Principle #5. This approach violates her truthfulness by lying in her documentation and also violates her professional obligations to her employer. With these violations in mind, this course of action only helps the family and hurts both Andee and her employer. Altruism is the form of consequentialism which regards concern for the interest of others over that of oneself. A solution to the ethical dilemma could entail Andee seeing the second twin outside of company time in order to provide appropriate medical care. This benefits the family and Andee since the

second twin receives treatment while allowing Andee to act ethically. This may be a feasible solution in this specific circumstance, but this approach could not be applied on a broad scale as healthcare providers simply cannot see all patients outside of work hours for free.

A utilitarian approach considers concern for self-interest and concern for the interest of others. This style of approach to ethical dilemmas can be useful in finding a middle ground which is mutually beneficial to all involved parties. From a utilitarian perspective, the best approach is for Andee to continue seeing the first twin, prescribing home exercise programs and educating the mother in how to implement interventions which benefit both twins. During this time, Andee should work with the mother to find a new primary care provider who speaks Spanish and can help attain a quick referral for the second twin. Following the referral, Andee can treat each twin individually while documenting and receiving compensation for her and her employer. This approach benefits all parties in a variety of ways. First, each twin is able to receive high quality medical care. This is in the best interest of the family since their medical needs are being met. Additionally, the second twin is able to receive care during the referral waiting period while still allowing Andee to practice ethically since both the home exercise programs and education of the mother will be documented. By implementing this approach, the second twin will need less long-term treatment, since instead of waiting and regressing until a referral, the mother can begin implementing the home exercise programs. A utilitarian approach also benefits the company since they will receive financial compensation for Andee's application of treatment for each of the twins. Following the referral, the second twin will see Andee for treatment sessions which will be documented and billed as well. So as to not increase the financial burden of the mother by doubling the amount of treatment sessions, Andee could reduce the number of treatment sessions for the first twin. This can occur since Andee will see

each twin weekly and by providing home exercise programs and education to the mother, the twins will be able to implement each other's home treatment in order to facilitate their recovery. It is important to note that this modification can only occur if each twin is progressing at a similar pace. If the twins progress at different rates, then Andee may need to see each twin at a higher volume, thus increasing the financial burden of the mother, but increasing the financial compensation for Andee's company.

Overall the utilitarian approach is the best application of a normative approach. It allows Andee to act deontologically, by maintaining her commitment to role fidelity and veracity. Additionally, through the lens of consequentialism, each stakeholder benefits from the course of action. The twins receive high quality medical treatment, Andee is able to act ethically, and the company gains revenue. Lastly, Andee is able to act virtuously, which means she can respect the right of an individual's access to healthcare and apply her medical training to positively impact the lives of those in her community.

Aside from large scale restructuring of the healthcare system, how can individual healthcare professionals apply an ethical approach in their interactions with their patients and prospective patients? First, the needs of the patient must be established as this is the largest stakeholder. Options for how to help the patient should be considered. A life or quality of life is of utmost concern when evaluating courses of action. After these options are established, they should also be examined from the perspective of other stakeholders such as the clinician and the clinician's employer. Lastly, the clinician should implement a course of action which benefits all involved parties with preference given to the benefit of the patient. This ethical approach requires greater effort from clinicians, but will lead to a healthcare system with patients best

interest in mind and one that is able to remain financially viable. Below are definitions of ethical terms for healthcare providers to familiarize themselves with in order to apply this approach.

**Definitions of Ethical Terminology:**

- Role Fidelity: fulfillment of essential duties, obligations, and rules
- Beneficence: doing good; acting in ways which benefit those in need
- Veracity: truthfulness; complete disclosure
- Utilitarianism: an action with the greatest number of positive consequences for each involved party
- Normative Ethics: practical application approaches for considering ethical behavior
  - Deontological: focuses on fulfillment of responsibilities and duty
  - Consequentialist: focuses on good consequences or outcomes
  - Virtue: focuses on values held by the individual

## Works Cited

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