

Insurance Coverage

for the

State of Tennessee

Breakdown of Coverage

- 49% of Tennessee Citizens have insurance through an employer
- 5% have individual policies
- 19% have Medicaid/TennCare
- 13% have Medicare
- 14% are uninsured

TennCare Coverage

- Adults – approximately 1 in 5
- Children – 1 in 4
- Babies – 1 in 2

Healthcare Costs

- 45 cents of every dollar of State expenditures goes to health and social services
- 30 cents of every State tax dollar goes into the same pot
- Over the past 7 years, healthcare expenditures have risen approximately 4.3% annually, and over 30% cumulatively

- Advanced Directives
- Living Wills
- Durable Power of Attorney

Questions to Examine

- When is it Justifiable to discontinue life sustaining treatments?
- How do I know if the treatment is no longer of benefit?
- Do different standards apply to withholding or withdrawing care?

Questions (cont.)

- Does the patient have to be terminally ill to refuse treatment?
- What if the patient is not competent?

Case #1

- Mr. S is a 70-year-old man with End-Stage COPD, and he was admitted last month with pneumonia. His course was complicated by respiratory failure needing mechanical ventilation and multiple efforts to wean him have been unsuccessful. Awake and alert, he now communicates through written notes that he wants the ventilator removed.

Case #2

- Mrs. H is a 62-year-old woman with Metastatic Breast Cancer. She was admitted with dehydration and weakness. Her cancer treatments have failed, and she now has a recurrence. The oncologists are contemplating some new palliative chemotherapy. The nutrition team is concerned about her cachexia and recommends total parenteral nutrition (TPN).

■ Conclusion