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Why Doctors Are Afraid to Take on Insurance Giants—And How It Hurts Patients

By Steve Cohen, JD

Half of my family and many of my friends are doctors. I admire them enormously: they are smarter, work harder, and are more compassionate than any group I know. Yet sadly, they are all wimps. Despite non-stop carping about the dangers and cost of health insurers' prior authorization machinations, not a single one is willing to step up and take on an insurance company.

Of course, I understand why: doctors' incomes are largely dependent on insurance companies paying them. And no sane businessperson wants to take on an 800-pound gorilla known for being vindictive. The stories about insurance companies withholding payments, auditing uppity doctors, or expelling them from in-network panels aren't just stories: they are real and recurring nightmares.



That insurance company utilization review “protocols” put patients at risk is well known. The American Medical Association has been surveying doctors for years about the impact of prior authorization (“PA”) on patients, and the results are uniformly disturbing: the AMA found that more than 90 percent of doctors say PA causes delays in treatment; a third of physicians report that PA delays have resulted in a serious adverse event for a patient in their care; 24 percent report that PA delays have resulted in a patient’s hospitalization; and 18 percent say PA has led to a life-threatening event or one that required intervention to prevent permanent impairment or damage. Moreover, nearly one out of ten doctors report that prior authorization “reviews” have led to a patient’s permanent bodily damage, disability, or death.

The AMA also notes that 84 percent of physicians report that the number of PAs required for prescriptions and medical services has increased in the past five years. Disturbingly, a study by the Inspector General of the U.S. Department of Health and Human Services found that 73 percent of such denials for medications were approved on appeal.

I learned about the dangers of prior authorization when I represented the Valentini family. Kathleen Valentini, then 47, went to her doctor complaining of pain in her leg. He examined her, took an X-ray, and told her he didn’t see anything wrong. The standard treatment was an over-the-counter painkiller and six weeks of physical therapy. Kathleen did the PT religiously but reported the pain was even worse. Her PCP referred her to an orthopedist who took a second X-ray and wanted an MRI. But the insurance company said it “wasn’t medically necessary” until she had completed six weeks of PT. The orthopedist pointed out that not only had Kathleen completed the prescribed course of PT, but that the insurance company itself had paid for it. Nevertheless, the insurance company stood by the denial, and the orthopedist appealed.

The appeal took five weeks, and the insurance company reversed its denial. Kathleen then got the MRI, which showed a sarcoma on her hip. When she presented at Memorial Sloan Kettering, the doctors there told her that had she come a month sooner, they would have treated her just with chemo. Now, they explained, they'd still use chemo, but first, they had to amputate her leg, hip, and pelvis.

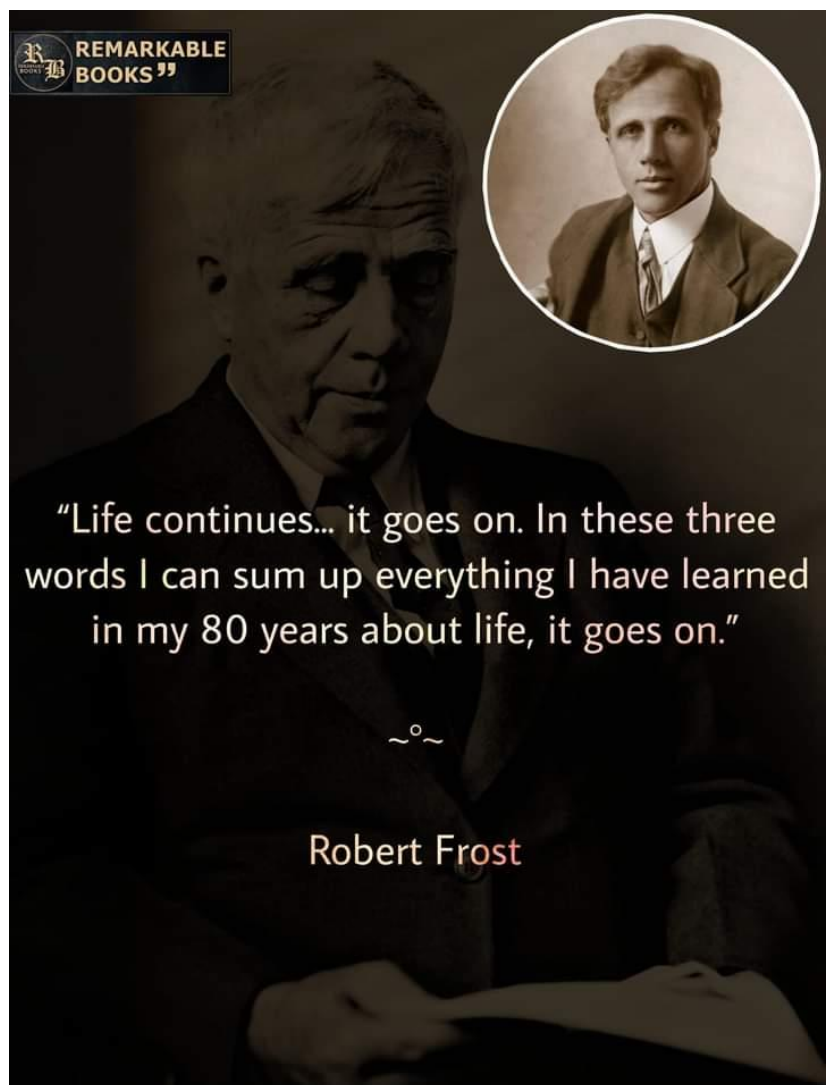
We sued the insurance company and its utilization review subcontractor for malpractice. We argued that they had effectively chosen to practice medicine—by getting between Kathleen and her doctor—and did so negligently. We lost. The courts said that while the story was tragic, there was no statute—and little case law—that said an insurance company had a duty of care to a patient. Doctors, nurses, podiatrists, dentists, hospitals, and medical practices all had a duty of care—but not insurance companies.

I believe insurance companies should be held accountable when they decide to practice medicine. But getting before state courts is difficult. Most insurance plans fall under ERISA, the federal law that both preempts state laws and has a much tougher—and more company-friendly—legal threshold that has to be satisfied. That is a big reason why there is so little relevant case law.

I have developed a legal strategy that I think can give patients who have been harmed by insurance company prior authorization schemes a reasonable shot at justice. But it requires a doctor to be a co-plaintiff. And while I can't blame my physician friends and relatives for their reluctance in stepping forward, I do have a recurring dream: that a soon-to-be-retired doctor will step forward.

Doctors who are at the sunset of their careers know all too well that prior authorization endangers patients and costs medical practices tens of thousands of dollars annually in bureaucratic hurdle-jumping. My hope is that a few of them will say that taking on an insurance company is a worthwhile coda to a worthy career.

[Steve Cohen](#) is an attorney and can be reached on [LinkedIn](#). Steve's practice epitomizes the intersection of law, policy, and journalism—with the realities of politics thrown in for good measure. For 35 years before going to law school, Steve was a successful publishing executive—including at *Time* and Scholastic—best-selling author and CEO of three internet start-ups. Since teaming up with Adam Pollock in 2018, he has learned to bring that unusual background, diversity of experience, and skills to the law.



Search Battle: AI Chatbots vs. Google

By Kim Komando

Still turning to Google for answers? How we search online is changing faster than I've ever seen in tech.


Google still processes a massive 8.5 billion daily searches, but AI is coming in hot. As of July, 1.5 billion people globally were using AI chatbots, and that market is projected to hit \$455 million in revenue by 2027.



So, which is better for finding information: AI or Google? Spoiler: It depends.


Battle of the bots

Online [searches](#) typically come in three flavors: Navigation, information and exploration. Let's start there.

 **Navigation:** These simple searches to find a website are the top queries on Google. Think “wordle,” “youtube” and “yahoo mail.”

Ol' reliable Google is the best tool to find your answer here. It's rare it won't give you what you need as a top result, quickly. Just scroll past the ads (marked with “sponsored”) and go to the first organic result.


An AI bot will “think” for a few seconds, then spit out a bunch of information you might find useful. That's *useless* when all you need is a link. The Home Depot's company history doesn't matter when you just want to know their hours on Friday.

 **Information:** These searches are a little more detailed and have one specific answer. The most popular information queries on Google are things like “NFL scores,” “weather” and “what time is it.”

For real-time info like sports scores, AI chatbots are hit or miss. Many turn up outdated information. Google aces sports scores every time.

There are some exceptions. Ask Google how many weeks there are in a year, and you'll get the exact calculation: 52.1429 weeks. Ask AI site You.com, and the answer is much more conversational: “It's 52 weeks and a day, plus an added day on leap years.”

The big caveat: AI makes things up sometimes, and one bot's answer may contradict another's. You might waste a lot of time fact-checking.

 **Exploration:** These are the meatiest searches and include things that don't always have a single answer. Think “what is TikTok” and “things to do in Austin.”

AI bots are best suited for these kinds of queries. They'll spit out multipart answers and include a bunch of links in case you want to learn more. Some even include images and links to explainer videos on YouTube.

Google will give you all those same links, but they won't be tied up in a pretty package.

New-school tools

If you're new to the wide world of AI search, start here.

- [You.com](#) lets you prioritize results from specific sources. When you sign up, it'll ask you questions to tailor search responses to your personality and preferences. The free plan is enough for most; don't pay for pro unless you love it.
- [Perplexity](#) is conversational, understands context and gives follow-up information. Again, the freebie is fine, and it's \$20 a month for pro features.
- [Andi](#) is a friendly bot that breaks down complex topics into quick, digestible answers. Its "Read, Summarize, Explain" format is a great way to learn something new. The best part? It's completely free to use.

🍑 How will we know when artificial intelligence becomes self-aware? It starts to think its *bot* is too big.



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Why MD's Should Consider a 457(b) Deferred Compensation Plan

As medical professionals, you understand the importance of planning for a secure financial future. Maximizing your retirement savings is essential to ensure that you can maintain your lifestyle and enjoy your well-deserved retirement without financial stress. Tax deferral strategies are particularly advantageous, as they enable you to reduce your current tax burden while allowing your investments to grow uninterrupted, boosting your long-



term savings. Additionally, protecting your assets is crucial given the potential legal risks associated with your practice. By implementing effective asset protection measures, you can shield your wealth from lawsuits and other liabilities, ensuring that your hard-earned savings are preserved for your future and that of your loved ones.

The 457(b) plan is an outstanding retirement savings solution for many professionals, including medical doctors, due to its significant tax and asset protection benefits. It allows for high annual contributions, with limits of up to \$23,000 in 2024 and an additional \$7,500 in catch-up contributions if you're over 50, enabling you to accelerate your savings. Contributions are made on a pre-tax basis, reducing your taxable income and allowing your

investments to grow without immediate tax liabilities. One of the plan's unique advantages is that it does not impose a 10% early withdrawal penalty if you need to access your funds before age 59½, offering greater flexibility. Additionally, the 457(b) plan features a special catch-up provision for increased contributions as retirement approaches and allows dual participation with other employer-sponsored retirement plans like a 401(k) or 403(b), enhancing your overall savings potential. Some 457(b) plans also include employer contributions, further boosting your retirement funds. These features make the 457(b) plan a powerful tool for building a secure and robust retirement portfolio.

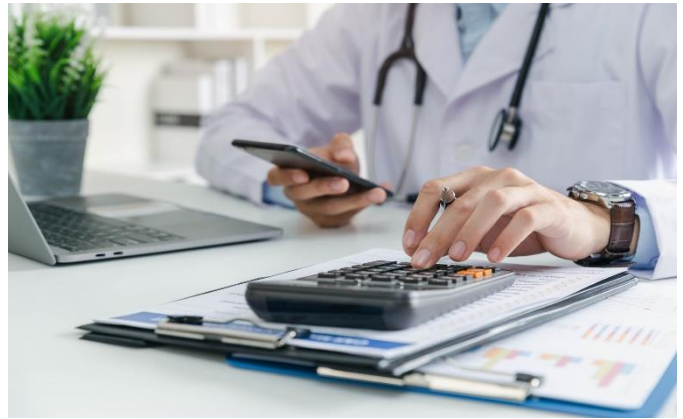
INCORPORATING A 457(b)(B) ALONGSIDE A 403(B) RETIREMENT PLAN?

The 457(b) plan is similar to the 403(b) plan regarding contribution limits, but it has some important differences and can be an invaluable tool to supplement one's retirement income.

- High-income professionals like MDs often want to save as much as possible for retirement. By using both a 457(b) plan and a 403(b) plan, they can significantly increase their total annual contributions beyond the limits of just one plan, which is crucial for building a substantial retirement fund.
- For those approaching retirement age, special catch-up contributions allow for additional savings beyond standard limits (\$46,000 instead of the normal \$30,500 in 2024 for those over age 50). Utilizing both plans maximizes the ability to make these extra contributions, which can be especially important for those who may have started saving later or want to accelerate their savings as retirement nears.
- Contributing to both plans helps reduce taxable income more effectively through pre-tax contributions, leading to immediate tax savings and potentially lowering the overall tax liability.
- Unlike other retirement accounts, 457(b) plans do not have early withdrawal penalties if you leave your job. This can be valuable if an MD decides to retire or leave their job before reaching age 59½, as 457(b) plans allow penalty-free withdrawals upon separation from service.

ASSET PROTECTION

Both plans offer strong protections from creditors due to their status as retirement accounts. They are typically considered safe from most legal claims and bankruptcy proceedings. Assets in a 457(b) plan are generally protected from creditors in the event of bankruptcy or legal judgments because they are considered "qualified" retirement funds. *This protection ensures that your retirement savings are shielded from legal claims and personal liabilities, which is particularly important for professionals who might face litigation risks.* However, protection may vary by state, so it's crucial to check specific state laws.



Additionally, because 457(b) plans are sponsored by state and local government employers, they may enjoy even greater protection under specific state laws. In many cases, these plans are less vulnerable to legal judgments compared to other types of investment accounts. This feature makes them a prudent choice for those concerned about potential legal or financial challenges impacting their retirement savings.

TAX BENEFITS

Like 403(b) plans, 457(b) plans are advantageous for managing tax liability in several keyways. Contributions to a 457(b) plan are made on a pre-tax basis, which reduces your taxable income for the year in which the contributions are made. This immediate tax deduction lowers your current taxable income, potentially placing you in a lower tax bracket and reducing your overall tax bill for that year.

Secondly, as seen in the 403(b) plan, funds in a 457(b) plan grow tax deferred meaning you do not pay taxes on the earnings or interest until you withdraw the money. This allows your investments to compound without the drag of annual tax payments, which can significantly enhance your long-term growth potential. Additionally, the ability to defer taxes on contributions and earnings until retirement provides flexibility in managing your tax liability. By strategically planning withdrawals in retirement, you can potentially control your taxable income each year, taking advantage of lower tax rates or deductions you might be eligible for during retirement.

However, the 457(b) plan's flexibility regarding withdrawals can also be uniquely beneficial. Unlike the 403(b) or other retirement accounts, there is no early withdrawal penalty for accessing funds before age 59½, which can help you manage tax liabilities in case of unexpected financial needs without incurring additional penalties.

INVESTMENT OPTIONS

Most 457(b) deferred compensation plans are offered by insurance carriers. The following are common investment option features found in most 457(b) plans, including, but not limited to:

- Pre-Tax or Roth (after-tax) contributions
- Rollovers from other retirement accounts
- Mutual Funds
- Target Date Funds
- Fixed/Stable Value Accounts

Fixed accounts or stable value accounts are similar to a fixed annuity that guarantees a minimum rate of interest for a specific time frame. Before contributing to a fixed account or stable value fund option, check to

see if there are any liquidity restrictions. When distributing money from these funds at retirement, there could be limits on how much can be taken each year so plan ahead to eliminate any surprises.

An interesting feature of some plans is that participants can have more than one provider and can transfer between them without penalty. Therefore, an MD can take advantage of one provider with superior fixed income/fixed account options and complement it with another provider who has the stronger stock investment menu. Having assets in both 403(b) and 457(b) plans can help diversify retirement savings strategies. Different plans may have varied investment options and features, which can be beneficial for managing investment risk and achieving growth.



“For cost conscious MDs, it may be prudent to pay attention to any administrative fees levied against your assets in the plan. This is an additional layer of fees applied on top of each investment funds’ expense ratio.”

The expense ratio is derived from the average daily net asset value of the fund and is usually expressed as a percentage. The investment menu should contain index mutual funds to help keep costs down. A good rule of thumb is to keep the overall expense ratio at .50% or below.

DRAWBACKS TO THE 457(b) PLAN

457(b) plans can be harder to access for emergency withdrawals while employed. Most 403(b) plans can be accessed through loans and certain hardship withdrawals. However, there can be stricter definitions with 457(b) plans. For example, you may have to experience unexpected medical events to be able to qualify for an unforeseeable emergency withdrawal. Make sure to check these rules with the corresponding plan documents as they may vary from plan to plan.

Unlike a 403(b) plan which may have an in-service withdrawal (ability to reposition your account elsewhere at age 59 1/2) feature, most 457(b) plans typically allow you to move your account only upon separation of service. For those who wish to have flexibility while working, this could be a deterrent.

OTHER SPECIAL TAX PLANNING CONSIDERATIONS

Creating a potentially tax-free source of income in retirement by investing in a Roth 457(b) or Roth IRA has received a lot of attention. Most plans now offer a Roth component which allows participants to get the tax out of the way now, in exchange for the ability to have qualified, tax-free distributions down the road. This can be very advantageous for savers who anticipate being in the same or higher tax bracket at retirement. Ideally, an MD wants to contribute to their Roth when their tax brackets are lowest. Hypothetically speaking, if an MD contributes to a Roth and pays taxes while they are in the lowest marginal tax brackets to receive a discount, they can prevent that money from being taxed at a higher tax bracket down the road. In this scenario, this powerful strategy can lower one’s lifetime tax bill and reinvest those savings to add thousands (if not millions) in additional lifetime portfolio value.

Prior to contributing to the Roth 457(b), a careful analysis should be crafted. Contributing to a Roth at the wrong time can erode your wealth and there are additional considerations to determining if it makes sense or not besides the tax bracket upon Roth contribution/Roth conversion. For example, do your beneficiaries live

in high income tax states and are they in their peak earning years? If so, it may tip the scales in favor of a Roth. If you have a single beneficiary in a low tax bracket living in Florida (no state income tax), it could create a slight headwind. Finally, creating a taxable event by contributing to a Roth could increase hidden taxes, such as the amount of your Social Security benefit taxation or additional Medicare surcharges (known as “IRMAA” - Income Related Monthly Adjustment amount).



“It would be prudent to work with a financial planner who can review your tax return, run a hypothetical Roth scenario pro-forma, and share with you the taxable implications for your decision to Roth or not. This should be coordinated with your trusted tax professional for specific tax advice.”

As discussed, certain state 457(b) plan contributions are subject to state income tax for contributory plans, like the New Jersey State Deferred Compensation Plan. Therefore, during retirement it is recommended to consult with a tax advisor or certified financial planner before taking distributions from your 457(b) plan, to ensure you are not double taxed at the state income level (your contributions were already taxed through payroll deductions). Depending upon if the state you worked in and retired in is subject to state income tax, you will need to calculate your lifetime contributions to the 457(b) plan so your tax advisor can determine what percentage of your withdrawal that will be excluded from state income tax. This can easily result in tens of thousands of dollars in tax savings. Generally speaking, you only pay state income tax on the amount that exceeds what you contributed to the plan.

In summary, the 457(b) plan can be a game changer for many prospective retirees. The additional savings capacity of the plan, the tax benefits, and the ability to protect assets complement the 403(b) plan. Physicians should consider how the 457(b) plan can fit into their overall financial plan and run the numbers to ensure the most optimal outcome.

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Pandemic Lessons: How Better Staffing And Communication Can Save Health Care

By Sharon M. Weinstein and Dina Readinger

An excerpt from [*Healing Healthcare: Evidence-Based Strategies to Mend Our Broken System*](#).

The greatest challenge facing our professional workforce today is creating a healthy work environment in which nurses care for patients. A significant characteristic of a healthy work environment is appropriate staffing. Nurse staffing is a multifaceted issue, and it is extremely difficult to objectively advocate for change. Different members of the health care team have different concepts of nurse staffing. To some, proper staffing means staying within a budgeted, fixed nurse-to-patient ratio, or accurately scoring a patient's acuity, or maximizing an employee's responsibilities to their full potential within their scope of practice. Each factor influences staffing decisions.

Nurses enter the health care profession because they want to help someone in need and make a positive impact on patients' lives, but it is incredibly challenging to consistently capture accurate data that allows for nursing representatives to objectively advocate for additional help. As a unit manager, trying to keep talent and decreasing the unit's turnover rate is one of the many challenges I've faced. When the unit's staff is consistent and professionals stay, continuity of care can be established. Once this baseline is set up, we must ask these questions: 1) Do we have the right number of nurses to care for our patients? 2) How do we know? 3) How do we find out?

The pandemic effect

In 2017, I was fortunate to manage a neuroscience intensive care unit (NSICU) that changed its nurse-to-patient (RN) ratio from 1 registered nurse (RN) for every 1.75 patients (1:1.75) to 1 RN for every 1.5 (1:1.5) patients. This change in ratio allowed the department to add 4.3 full-time equivalents (FTEs) to the unit's workforce. This was an amazing win for the patients, the unit, and the hospital, but we still needed to fill the FTEs, keep the staff, and then measure the outcome. We creatively used added staff, recovering patients directly from the operating room in a 1:1 fashion for the first hour post-op based on the guidelines of the American Society of PeriAnesthesia Nurses (ASPAN). With this change, we saw a decrease in falls and an increase in staff retention. Our turnover rate dropped from 19.8 percent in 2017 to 16.7 percent in 2018 and 5.7 percent in 2019. As we entered the pandemic, our staff retention set us up to positively affect our continuity of care and allowed time for leadership to devote to coaching and developing the bedside staff.

During the pandemic, our hospital experienced an increase in staff attrition, and our five adult intensive care units became more reliant on partnerships than we ever had before, as we had to use a central staffing office. RNs were scheduled in their home units, but our central staffing office would consider all ICUs' patient acuity levels and deploy RNs to units most in need. Increasing COVID-19 patient acuity due to multiple complications, plus hospital attrition, began to have a bigger impact on staffing ratios. Average RN ratios in the NSICU are shown in Table 1.



AVERAGE RN: PT RATIOS IN THE NSICU

2019 dayshift (1:1.67), nightshift (1:1.61)

2020 dayshift (1:1.69), nightshift (1:1.64)

2021 dayshift (1:1.84), nightshift (1:1.87)

2022 dayshift (1:1.88), nightshift (1:1.86)

Table 1

One can see that there is more to it than ratios—retention must be considered for achieving and maintaining appropriate staffing.

Overcoming potential barriers

In March of 2020, when the pandemic was declared, my unit's leadership team discussed what we knew about the pandemic, what the staff wanted to know, and how our leadership team could communicate essential information to staff. Since we float nursing staff to our medical intensive care unit (MICU), our leadership team took the initiative and partnered with our MICU. We learned about our infection prevention processes, and then trained our staff on caring for the COVID-19 patient population.

During this time, I also attended an advisory board lecture titled "Leading Through Crisis," presented by Carol Boston-Fleischhauer. In her lecture, Boston-Fleischhauer covered topics such as nursing shortages, increasing burnout, and early COVID-19 pandemic data. But one of the most beneficial takeaways for me as a leader was her slide titled "Psychological and Logistical Barriers That Promote Fear." This slide addressed what staff need to feel safe at work—staffing, equipment, and training—plus what staff need to feel safe going into work, like childcare, transportation, and the ability to protect their families.

We then listened to multiple weekly updates offered by our president, chief executive officer, and chief nurse executive. Their input supplied context for our biweekly staff presentation. Virtual presentations added value; we could record these updates and send them to staff who were unable to attend the live meeting. Communicating with transparency allowed us to connect with staff twice a week, encouraging open questions and dialogue. This process helped us lead our staff into the unknown with as much knowledge as possible. Change was constant, and it was challenging to keep up with it all. Our open forum allowed our staff to share their experiences when floated to various intensive care units (ICUs). Open lines of communication and preventing as many surprises as possible helped us to create and maintain a healthy work environment and to keep staff.

Engagement and advocacy

Everyone is busy. For us to advocate for the nursing workforce, we need to continue to explore how nursing units can objectively capture and report being overstaffed, appropriately staffed, or understaffed. Variables such as number of staff, number of patients, patients' acuity, patient outcomes, patient satisfaction, staff satisfaction, and fiscal impact should be measured and evaluated. We then need to be transparent about our findings and publish the outcomes to keep the conversation ongoing. Thinking outside the box to advocate for added help will be necessary to make sure nurses are getting the help they need.

Reflection

You have the power to contribute to a sound, healthy work environment, one that attracts and retains staff and delivers good outcomes, but your role is to first take care of yourself, at work and at home. Ensure that you take your lunch and biological breaks. Identify a hobby that brings you joy and in which you can take part when you are away from work. Be grateful for your peers and for your ability to make a difference in the lives of others. Champion creative ways to manage your life and your profession.

[Sharon M. Weinstein](#) and [Dina Readinger](#) are health care executives and authors of [Healing Healthcare: Evidence-Based Strategies to Mend Our Broken System](#).

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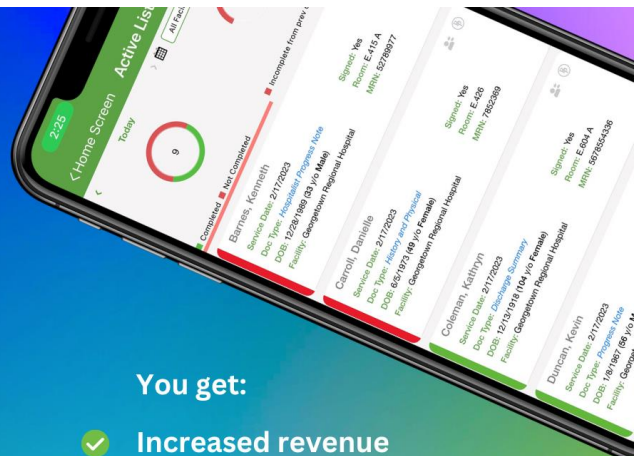
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Courtesy of amlegendhomes.com

Creating the perfect media room or home theater is an exciting endeavor that can transform your home into the ultimate entertainment hub. Whether you're a movie buff, a sports fan, or someone who loves hosting game nights, a well-designed media room can provide a cozy and immersive experience for all your viewing needs. At American Legend Homes, we understand the importance of a well-thought-out media room, and we're here to help you design a space that combines style, comfort, and functionality.

Understanding the Media Room

A media room is typically a windowless room dedicated to TV and movie viewing. This design helps to create an ideal environment for watching your favorite shows and films by reducing light interference and enhancing sound quality. Let's dive into some essential design and decoration tips to create the ultimate entertainment space.

Interior Design and Decoration Tips

Lighting

Use dimmable LED lights to control the ambiance. Recessed lighting or wall sconces are great options for providing subtle illumination without causing glare on the screen.

Consider adding LED strip lights behind the TV or around the ceiling for a modern touch that enhances the room's aesthetics.

Wall Colors and Treatments

Opt for dark, neutral colors like navy blue, charcoal, or deep burgundy to reduce light reflections and create a cozy atmosphere.

Acoustic wall panels not only improve sound quality but also add a sleek, professional look to your media room.

Seating

Choose comfortable seating options like recliners, sofas, or theater-style chairs. Arrange the seats in tiers or a slight arc to ensure everyone has a clear view of the screen.

Add extra touches like cozy blankets and plush pillows to make the space inviting and comfortable.

Storage and Organization

Built-in shelves and cabinets can help keep your media room organized by providing storage for DVDs, games, and remote controls.

A media console or TV stand with ample storage space is perfect for housing your AV equipment and keeping wires neatly tucked away.

Furniture Ideas

Reclining Seats

Invest in high-quality reclining seats with cup holders and USB ports for added convenience. Look for options with adjustable headrests and lumbar support for ultimate comfort.

Sectional Sofas

If you prefer a more casual setting, a large sectional sofa with a chaise lounge can provide ample seating for family and friends.

Ottomans and Poufs

Use ottomans or poufs as additional seating or footrests. They are versatile, easy to move around, and can be used as storage units for blankets and other items.

Enhancing the Experience

Wet Bars

A wet bar in your media room can take your entertainment experience to the next level. It's perfect for serving drinks and snacks without having to leave the room. Stock it with your favorite beverages, a mini-fridge, and a microwave for popcorn.

Snack Station

No wet bar? No problem! Create a dedicated snack station with a popcorn machine, candy jars, and a small fridge for beverages. This can make your media room feel like a private movie theater.

Speakers and Sound Systems

High-quality speakers and a surround sound system are essential for an immersive audio experience. Consider investing in a sound system that supports Dolby Atmos for the best sound quality and strategically place the speakers around the room for optimal sound distribution.

Final Touches

Themed Decor

Add a personal touch to your media room with themed decor. Whether it's movie posters, sports memorabilia, or gaming accessories, choose items that reflect your interests and add character to the space.

Blackout Curtains

Install blackout curtains or shades to block out any external light. This will enhance the viewing experience and keep the room dark during daytime screenings.

Technology Integration

Integrate smart home technology to control the lights, sound system, and screen with a single remote or voice command. This convenience can significantly enhance your media room experience.

Designing the ultimate entertainment space in your media room requires careful planning and attention to detail. By incorporating these interior design tips, furniture ideas, and structural options, you can create a media room that is both stylish and functional. At American Legend Homes, we offer customizable options to help you build the perfect media room tailored to your needs. Get started on your dream home today and enjoy endless hours of entertainment in your personalized media sanctuary!



How These Doctors Overcame Ethnic Conflict to Unite in Medicine

By Dr. Dinesh Palipana

In 2024, I met a Tamil doctor at an event. We spoke of memories from our childhood in Sri Lanka. We had one stark memory to share: burning bodies in stacks of tires, with beheaded human beings nearby. This was life in the Sinhalese-Tamil ethnic war in the eighties, nineties, and beyond, coupled with a Marxist-Leninist insurrection in the country.

Yet, there we were, two doctors, one born a Tamil and one a Sinhalese, two ethnicities once at war, now Australians at peace, celebrating friendship.

This was, in part, a reminder of the power of medicine. We are a profession that can transcend division through our shared purpose, which is healing humanity. This is one of the reasons why I became a doctor. Tamil or Sinhalese, Australian or Sri Lankan, I wanted to do something positive for humanity at large.

Sadly, humanity continues to shed blood. After living through conflict for the first ten years of life, three decades later, I wonder whether it is true that “only the dead have seen the end of war.” In 2024, the Middle East, Eastern Europe, Africa, Southeast Asia, and South America are among the parts of the world experiencing conflict.

Fueled by this, we are a profession divided. Our impassioned voices carry over to scientific meetings, journals, and the media, understandably so.

In a world desperate for unity, it is time to examine who we are. Are we a profession that stokes the fires of discord? Alternatively, are we going to be a thread that runs through the fabric of humanity, healing our divisions?

The Hippocratic aphorism says, “Wherever the art of medicine is loved, there is also a love of humanity.” In the love of medicine, there is the love of the entire humanity, with all our faults—not just parts of it.

This is not a call to be still while evil happens. It is a call for us to be an incorruptible force in our work to heal not just humans but humanity.

[Dinesh Palipana](#) is an emergency medicine resident in Australia.





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Two Delicious Recipes for You

1] Garlic Butter Steak Bites and Cheesy Smashed Potatoes

Ingredients:

For the steak bites:

1 pound sirloin steak, cut into cubes

2 tablespoons garlic, minced

4 tablespoons butter

Salt and pepper to taste

Fresh parsley, chopped (for garnish)

For the smashed potatoes:

1 pound baby potatoes

1 cup cheddar cheese, shredded

2 tablespoons olive oil

Salt and pepper to taste

Fresh chives, chopped (for garnish)

Directions:

Prepare the Potatoes:

Boil the baby potatoes in salted water until tender, about 15 minutes. Drain and let cool slightly.

Preheat a griddle over medium-high heat.

Place the potatoes on the griddle and smash them lightly with a spatula.

Drizzle the smashed potatoes with olive oil and season with salt and pepper.

Cook until golden and crispy, about 10 minutes on each side.

Sprinkle the shredded cheddar cheese over the potatoes and cook until melted. Remove from heat and garnish with chopped chives.

Prepare the Steak Bites:

Heat the griddle over high heat and add the butter.

Once the butter is melted and foamy, add the minced garlic and sauté until fragrant, about 1 minute.

Add the steak bites to the griddle, season with salt and pepper, and cook until browned on all sides, about 8-10 minutes.



Remove from heat and garnish with chopped parsley.

Serve:

Serve the garlic butter steak bites alongside the cheesy smashed potatoes.

Additional Information:

Prep Time: 20 minutes

Cooking Time: 30 minutes

Total Time: 50 minutes

2] BAKED MOSTACCIOLI RECIPE 🍝👑🌟

A classic Italian-American baked pasta dish with layers of meat sauce, pasta, and melted cheese.

Ingredients:

- * 1 pound mostaccioli pasta
- * 1 pound ground beef
- * 1 jar (24 oz) marinara sauce
- * 1 teaspoon Italian seasoning
- * 2 cups shredded mozzarella cheese
- * 1/2 cup grated Parmesan cheese
- * Salt and pepper to taste

Directions:

1. Preheat oven to 375°F (190°C). Grease a baking dish.
2. Cook mostaccioli pasta according to package instructions. Drain and set aside.
3. In a skillet, brown ground beef with Italian seasoning, salt, and pepper. Stir in marinara sauce.
4. Mix cooked pasta with the meat sauce and pour into the baking dish.
5. Top with mozzarella and Parmesan cheeses.
6. Bake for 25-30 minutes until cheese is melted and bubbly.

Prep Time: 20 minutes

Serving: 6



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Nearly 75% Of Health Workers Say Documentation Impedes Patient Care: Survey

Most respondents said they hadn't seen a decrease in the time or effort needed to document patient care, and they reported working late to finish notetaking.

Emily Olsen, Reporter, [healthcarediver.com](https://www.healthcarediver.com)

Nearly three-quarters of healthcare professionals said documentation hampers patient care.

Dive Brief:

- Nearly three-quarters of healthcare professionals say the time or effort needed to [complete clinical documentation](#) hampers patient care, according to a survey published this week by the American Medical Informatics Association.
- Documentation tasks follow healthcare workers home too. More than 77% of respondents reported finishing work later than desired or working after hours due to excessive documentation.
- The survey comes as a number of technology companies are touting generative artificial intelligence tools that aim to cut down the amount of work needed to document care in medical records.

Dive Insight:

Documentation burden is a [long-term problem](#) in the healthcare industry. Clinicians say they [spend hours on note-taking](#) and other administrative tasks in electronic health records — sometimes after work hours — [contributing to burnout](#) and siphoning time away from direct patient care.

The latest survey by the AMIA, which surveyed more than 1,200 healthcare workers across the country, found many clinicians still report spending excessive time and effort recording patient care.

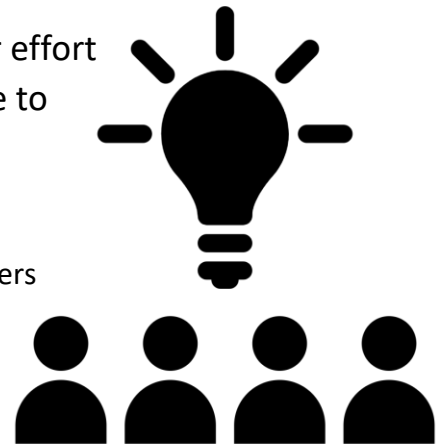
Clinicians also noted EHR usability problems, another [long-reported challenge](#) in the sector. More than 44% disagreed that it was easy to document patient care in the EHR and greater than 66% of respondents said they had not seen a recent decrease in the time or effort needed to complete documentation tasks.

The survey comes as the healthcare sector has shown increased interest in generative AI note-taking products, which technology companies say will alleviate documentation burden and burnout.

Companies like [Oracle](#), [Amazon](#), [NextGen Healthcare](#), [Google](#) and [Microsoft-owned Nuance Communications](#) have developed tools that listen to conversations between clinicians and patients and draft clinical notes. HCA Healthcare, one of the largest hospital chains in the country, recently said it [would roll out its Augmedix AI scribe](#) to more emergency departments.

Other healthcare organizations say they're interested in implementing generative AI products soon. A survey published late last year by Klas Research found more than half of organizations are looking to put the tools in place within the next year, and a number of executives with a strategy said they'd use it for [documentation at their companies](#).

But there are still concerns about generative AI products, with leaders citing worries about accuracy and reliability. Other experts have argued a too-rapid deployment could [replicate biases](#) and widen health inequities.



The Hot Dog Stand



In 2018, 13-year-old Jaequan Faulkner started a small business selling \$2 hot dogs with \$1 sodas and chips from a stand in front of his house in Minnesota. But his small business was in jeopardy after someone reported him to the Minneapolis Health Department. Impressed by the young man's drive, health inspectors decided to teach the young entrepreneur about proper food handling to assist him in getting his hot dog stand up to code. The teen's stand passed inspection, and it was the inspectors themselves who paid the \$87 fee for his "short-term food permit."

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No wise pilot, no matter how
great his talent and experience,
fails to use his checklist.

Charlie Munger

6 Fantastic Types of Wine to Drink in the Fall

dc-steakhouse.com

With autumn approaching, it's a good time to consider switching up your wine selections. There are a wide variety of wines that perfectly complement the rich and cozy flavors of the season.

From the earthy aroma of fallen leaves to the comforting scent of spiced dishes, fall is a magical time of year—and choosing the right wine can certainly elevate your experience. We curated this list of the best wines to drink in the fall to help enhance the beauty of the season.

Six Best Fall Wines

1: Pinot Noir

If you like a light-bodied red, then Pinot Noir is the best fall wine for you. Pinot Noir has notes of red berries and a hint of earthiness that perfectly captures the essence of fall. The low tannins make this wine very versatile—it pairs well with a variety of steak cuts, but goes especially well with filet mignon.

2: Viognier

If you prefer a white wine, the full-bodied Viognier is another top choice for fall. It tastes similar to a Chardonnay, and has a beautiful golden color that perfectly accents the fall palette. Its rich floral aromatics, fruity notes, and touch of spice make it a great autumn wine. Viognier pairs excellently with roasted vegetables, creamy soups, and shellfish.

3: Chardonnay

You can't go wrong with a glass of Chardonnay in any season. But the powerfully rich and buttery taste of an oaked Chardonnay can't be beat in the fall. Oak barrels give this wine its buttery flavor and a hint of autumn spices like vanilla and cloves. It will make you feel all warm and cozy on a crisp autumn day. Chardonnay goes great with creamy pastas, and is generally the best white wine to pair with steak.

4: Merlot

As the days grow shorter and colder, many people like to reach for a velvety glass of Merlot. It's similar to a Cabernet Sauvignon, but lighter in body. With its soft tannins, dark fruit flavors of plum and cherry, and sometimes a hint of spice, this red wine resonates with the warmth of fall. Enjoy a fine Merlot along with roasted meats and grilled vegetables for a mouthwatering autumn experience.

5: Chenin Blanc

Famous for its apple aromas and flavors, Chenin Blanc is a perfect match for autumn lovers. Just like apples can be used in a variety of sweet and savory dishes, this medium-bodied white wine is extremely versatile, and can be paired with a wide range of main courses. Try a glass of Chenin Blanc with a root vegetable salad, roasted chicken, or rich seafood.

6: Zinfandel

Bold and robust, Zinfandel is always a great winter wine, but it can highlight the vibrancy of fall flavors as well. This robust red wine offers notes of ripe fruit that are often accompanied by hints of black pepper and spice. Zinfandel goes especially well with smoky dishes like barbeque ribs.



The World Has Gone Virtual and So Has Much of Medicine: Stay-at-Home Doctors

By Hans Duvefelt, MD

I do house calls in my practice, but I also do remote work with follow-ups done via telemedicine and sometimes even see new patients for wellness visits with a medical assistant at the patient's home doing vital signs, etc. I also do a weekly telemedicine Suboxone clinic for my old practice in Bucksport.

Remote physician work was once unthinkable. In very few specialties like psychiatry, it has been around for a long time because of the scarcity of providers and, I suppose, because there was no expectation of doing any sort of physical exam. But it was really the pandemic that opened this way of practicing up for other specialties.

I just took a screenshot from a Google search for remote physician jobs. LinkedIn has more than 2,000 of them.



 [https://www.linkedin.com > jobs > remote-phy...](https://www.linkedin.com/jobs/remote-phy...)

2,000+ Remote Physician jobs in United States (154 new) - LinkedIn

Included Health. United States \$174,970 - \$220,000. Actively Hiring. 1 day ago. Today's top 3,000+ **Remote Physician jobs** in United States....

From once unthinkable to now almost mainstream, we are finally at the point where physicians are paid for cognitive work. This means we listen to the patient's story, we evaluate the testing they have done, or that we order, and formulate a diagnostic and treatment plan based on that in collaboration with our patient. To be honest, I'm not so sure today's doctors are all that diligent or skilled in performing physical exams. And even if we do, imaging and laboratory testing provide a better documentation than a physical exam if we ever end up in a medicolegal situation. This is, sadly, particularly true when so many medical providers use templates in their documentation.

Imagine being asked in court: "Can you really swear before this jury that you checked all those elements in the physical exam and still missed that dreadful diagnosis? Especially since all your office notes seem to have the same, normal, exam documented, word for word."

I can see telemedicine continuing to expand along with an increased reliance on laboratory and imaging as more "objective" than old fashioned physical exams. Paired with things like remote monitoring technologies for heart failure patients, and nurse/medical assistant facilitated video visits, my prediction is that more and more of us will be working from home, mitigating many of the obstacles and disparities of rural living, such as gas prices and lack of reliable of transportation as well as local physician shortages.

11 Best Fall Destinations in the US: Autumn Trip Ideas

Savoredjourneys.com

Fall is the ultimate time to travel through various cities and states to experience a wide network of exciting activities, from festivals to outdoor activities.

Unsure how to find these foliage-covered terrains that will provide an unforgettable getaway? This list offers some of the best places to visit in the fall in the USA.

1. Maine



Yes, the entire state. I know it's large and there's lots of area to cover here, but autumn is one of the cheapest times to visit this Atlantic Coast gem. The off-season provides more affordable accommodation and fewer lines at major attractions. The weather is good and the fall foliage is bursting around you.

Maine showcases some of the best fall foliage in the United States. For that reason, a fall foliage tour through Maine is a fantastic idea. You can drive yourself around, but why not take a fall foliage train tour, which is a unique way to take in the colors of fall. The Belfast & Moosehead Lake Railroad offers several options or in Portland take the [Maine Narrow Gauge Railroad Co.](#)

Along the coast, be sure to hit up these activities that are too crowded in summer:

- [Lobster rolls in Kennebunk](#)
- [Mount Battie in Camden](#)
- [Marginal Way in Ogunquit](#)

- [Whale watching in Bar Harbor](#)
- Hiking the various trails of [Tumbledown Mountain](#) and [Mount Kineo State Park](#)

Top Fall Activity: The ultimate festival for foodies, Harvest on the Harbor in Portland is the place to go for beer and oysters in Maine. Harvest on the Harbor usually occurs in early November.

Tours you might enjoy:

- [Old Port “Seafood Lovers” Walking Lunch Tour in Portland, Maine](#)
- [Luxury Catamaran Sailing Charters in Maine](#)
- [Portland, Maine Lighthouse Tour -2 hour Land Tour](#)

2. Zion National Park, Utah



With frosty weather in winter, dangerous climbing conditions in spring, and scorching temperatures in summer, fall is the perfect time to visit Zion National Park. During fall, average temperatures in Zion range from low 40s to mid 70s.

Visiting Zion in fall is like stepping into a vivid painting. The colors are stunning and the sunlight isn't so harsh, so the contrasts between the trees and the rocks is more vibrant. You can take the Zion Canyon Scenic Drive through the park or head out onto some of the trails like Watchman Trail, Cable Mountain and Taylor Creek in Kolob Canyon.

Activities like horseback riding, canyoneering, and zip lining can all be more enjoyable in the fall in Zion and you won't be competing with all the other visitors.

Top Fall Activity: With cooler temperatures after the summer heat, a private tour of Slot Canyon is an epic adventure you won't want to miss.

Tours you might enjoy:

- [Peek-A-Boo Slot Canyon UTV Adventure \(Private\)](#)
- [Peekaboo Sandboarding UTV Adventure \(Private\)](#)
- [East Zion Experiences Ultimate Slot Canyon Canyoneering UTV Adventure](#)

3. Williamsburg, Virginia



An enduring piece of US history, the city of Williamsburg will make you feel like you've entered a different time period. Fall in Williamsburg is one of the best times to visit because of fewer crowds, mild temperatures, and beautiful fall foliage.

In the fall, you can take plan all of those outdoor activities you don't want to do in the heat of summer, like a picnic, hiking, and bike riding. You can go on a [ghost tour](#) through Colonial Williamsburg, go pumpkin picking at [Holly Fork Farm](#), or enjoy its wide variety of hiking routes like Lookout Tower Trail or Jamestown Island Trail.

Top Fall Activity: The Yorktown market days in Williamsburg is a fun way to peruse the local produce and vendors of the city. In October, the market day fall festival takes place with various festive treats, such as caramel apples.

Tours you might enjoy:

- [Jamestown Settlement American Revolution Museum 7-Day Ticket](#)
- [Colonial History Tour in Williamsburg Virginia](#)

4. Albuquerque, New Mexico



When looking for the perfect fall destination to visit, the first thing that comes to mind is a nice cool temperature with perhaps a little chill in the air. Albuquerque fits that bill with its famous Indian summer.

Albuquerque has an abundance of fall activities to enjoy. Go pumpkin picking at [McCall's](#), go on a ghost tour of Old Town, or visit the [Corrales Harvest Festival](#), a two day event in September with live music, arts & crafts shows, a pet parade, hay rides, food tasting, and a beer garden.

Top Fall Activity: The [Albuquerque Balloon Fiesta](#) in early October is the biggest hot air balloon festival in the US and is an absolute must-see experience.

Tours you might enjoy:

- [Albuquerque Hot Air Balloon Ride at Sunrise](#)
- [Breaking Bad RV Tours](#)
- [ABQ Beer Tour: A Curated Craft Beer Experience in the Land of Enchantment](#)

5. Napa Valley, California



One of the best times to visit Napa Valley is during fall, when the harvest season commences (August to early November). This destination is known for its top-class wineries and wines and fall is a rare opportunity to see the grape picking and wine making in action. Learn more about the harvest.

The vines begin to change colors in the vineyards as well, painting the entire region in yellows and reds. It's a sight you must see. The temperature in fall still hovers around 80 degrees, but with cooler nights that make it very pleasant.

Attend any number of harvest festivals and events, like the Rutherford Hill's Barn Bash and the Harvest Ball in St Helena, or the Harvest Festival in Yountville in September.

Tours you might enjoy:

- Small-Group Wine-Tasting Tour through Napa Valley
- Half-Day Napa Valley E-Bike Tour

6. Dallas, Texas

Fall is a spirited time to visit Dallas, Texas, from the harvest festivals to the kick-off of football season. From the simple pleasures of hayrides to the smile-inducing enjoyment of state fairs, this city knows how to celebrate fall to the fullest.

One of the biggest fall events is the State Fair of Texas that's open from end of September to October. Remember, everything's bigger in Texas and so is this fair!

Head to [Howell Farms in Arlington](#) to find a walking path filled with over 3,000 hand-carved pumpkins in displayed along a half-mile path. For something a little more frightful, visit Dark Hour Haunted House, a 30,000-square-foot house of horrors located in Plano.

Top Fall Activity: [Autumn at the Arboretum](#) in Dallas is a great way to fall head-over-heels for this season's merriment as the coveted 'pumpkin village' returns. The location is known to change from time to time, so be sure to do some research beforehand.

Tours you might enjoy:

- [JFK Assassination and Museum Tour with Lee Harvey Oswald Rooming House](#)
- [Dallas' Reunion Tower GeO-Deck Observation Ticket](#)
- [Half-Day Best of Fort Worth Historical Tour with Transportation from Dallas](#)

7. San Diego, California



Even though San Diego doesn't experience a fall season like many of the other places on this list, there are many reasons to head there in the fall. Fall in San Diego is a time to enjoy mild weather, uncrowded beaches, a variety of festivals, Halloween celebrations, and plenty of outdoor activities.

One of the biggest perks for families visiting San Diego in fall is [Kids Free San Diego](#). For the whole month of October, kids get free admission to 85+ museums, theme parks, tours, and attractions. If you've been wondering how to make your vacation a little more affordable, this is a great way to start.

Top Fall Activity: Pacific BeachFest in early October is a festival that is a celebration of beach-going activities. From volleyball to a fish taco contest, you're in for a treat.

Tours you might enjoy:

- [San Diego Harbor Cruise](#)
- [San Diego Whale Watching Cruise](#)
- [Skip the Line: USS Midway Museum Admission Ticket in San Diego](#)

8. Big Sur, California



With dazzling redwoods and waterfalls, Big Sur promises a fall vacation in some of the most captivating natural landscape. The fall foliage in Big Sur is some of the best in the state, albeit not nearly as dramatic as on the East Coast. The scenic vistas, wildlife viewing, and waterfalls are all at their best in the fall months, from September to November.

Activities such as hiking and backpacking, highway and trail bicycling, fishing, and hot springs are in full swing still, before the end of the season, and camping is at its best, when you can enjoy the cool fall nights.

This season is also when various animals, such as humpback whales, are most active — so wildlife watching is bound to entice nature lovers.

Top Fall Activity: The best way to enjoy these outdoor splendors is by going on a camping adventure in this region's [national parks](#).

9. New Orleans, Louisiana



One of the best times to visit New Orleans is in the fall, from October to November. These months offer the best sightseeing weather and less crowds, along with the spirit of the season with great festivals taking place, like the National Fried Chicken Fest, Voodoo Music + Arts Experience, and the Boudin, Bourbon, and Beer.

If you're not keen to visit New Orleans in the height of the summer heat and humidity, when it only feels good to be inside an air conditioned building, fall is your chance to get outside and see more of what the area has to offer.

New Orleans is the place to be when the Halloween spirit emerges. While spooky tours and excursions are a no-brainer, you'll also be able to experience the official oyster season in all its shucking glory.

Top Fall Activity: A Haunted Ghost, Voodoo, & Vampire tour will be sure to brew up a hair-raising experience on Halloween.

Tours you might enjoy:

- New Orleans Airboat Ride
- New Orleans City Tour: Katrina, Garden District, French Quarter & Cemetery
- New Orleans Food Walking Tour of the French Quarter with Small-Group Option

10. Connecticut



A top contender for the best fall vacation spot in the U.S., Connecticut knows how to embrace the cozy pleasures of what this season brings.

From apple picking to leaf peeping, fall in Connecticut is as close to perfect as you can get! You can easily spend a fall weekend going to festivals or enjoying the fall produce at a local farm. The only issue will be deciding where to go. Practically the entire state is awash in red, yellow, and orange.

Norfolk is one of the first towns to get fall colors. There are three state parks at which to view the leaves. At Haystack Mountain State Park, you can reach the top of the mountain by driving and hiking to the top, where your reward is a 360-degree stunning views of the Berkshires, New York, and the Green Mountains.

Campbell Falls is another not-to-be-missed fall hike. Dennis Hill is another great location for leaf spotting. The pavilion at the top offers spectacular views of 3 states. It's a perfect spot to enjoy a picnic lunch while taking in the spectacular view.

Top Fall Activity: Hit the road and pick a route to drive along, like Route 169, to experience the changing colors in full throttle.

Tours you might enjoy:

- Mystic Seaport Museum Adventure

11. Grand Canyon, Arizona



One of the most popular attractions in the country, the Grand Canyon is sure to top any USA bucket list. The autumn season is the perfect time to make a trip to this natural phenomenon, as this generally means fewer crowds and cooler days.

Fall is a great time to hike the South Rim's Inner Canyon trails due to milder temperatures and reduced crowds. There is also more wildlife present for the same reasons as mentioned above. And though it's not a great place for fall foliage, there are some brighter colors along the trail to enjoy.

Cooler temperatures and fewer crowds also allow the animals to be out, so you'll see more wildlife, and you'll pay a lot less for your hotel rooms too. Win – win.

Top Fall Activity: Make your way to the North Rim for a spectacular view of the canyon bathed in an auburn light when the sun sets on this fall getaway. Be sure to plan your trip to this attraction.

Tours you might enjoy:

- 45-minute Helicopter Flight Over the Grand Canyon from Tusayan, Arizona
- Arizona Highlights – Antelope Canyon and Lake Powell Flight with River Rafting

When to Travel to These Fall Destinations



The fall, or autumn, season spans from September to November in the US. If you're looking to enjoy the autumn foliage, you'll want to go from late September to early October, although the exact dates can't be predicted, and they vary based on where you're going – from east to west.

The fall is also a time for festivals in the U.S. and many states take advantage of the lower temperatures to hold their state fairs and outdoor festivals. Here are some key events to look out for on your trip to the various [awesome places in the USA](#):

- **Labor Day** (1st Monday in September) – This holiday marks the end of summer and the return to school for the kids, so it's often celebrated with a final big trip, a weekend of camping, or at the very least a big BBQ and party in the backyard.
- **Halloween** (31 October) – While not a federal holiday, Halloween is often treated as one, and it tends to define the whole of October, with an abundance of pumpkin picking, haunted houses, hay rides, and fall activities to keep you busy.
- **Thanksgiving** (26 November) – If you're from the U.S., you've been to dozens of Thanksgiving dinners, but if you've never celebrated this holiday, you should definitely find a family to attach yourself to, so you can get your turkey eating on.

Final Thoughts on the Best Fall Destinations in the US

What would an awe-inspiring autumn vacation be without the crisp morning air that fuels the fire of a day filled with epic outdoor adventures? Whether you're after a pumpkin picking excursion or looking to enjoy a fun Halloween event, this season in the USA will have you covered.

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