

## Interview with

## Godfather

The Halfling shuffles his tiny feet into a dark room with a large table. A single lamp hangs from the ceiling, casting long shadows in every direction. The little one is seated at one end. At the other end are three men: in the centre, a middle-aged man holding a cigar. One can just make out from the weak gleams of light that it is a Montecristo that the man is puffing. The streams of smoke curl and twist threateningly like mythical serpents from his fingers. Seated on his right is a heavy-set man dressed in an old smoke-stained suit who looks like he could use a good shave. The man on the left could not be more different – slim and bespectacled, looking immaculately sharp in his tailored suit.

**The Hobbit (H):** (*cough, cough*) Good morning, Don Koh Li Onn. It is very nice of you to grant me this interview on the launch of your new Middle-Earth Managed Care Product – “Health Infinity-Plus”.

**Godfather Koh Li Onn (KLO):** Greetings, my little friend. We hope you can help us publicise Health Infinity-Plus to your doctor friends through the *SMA News*. But first, let me introduce you to my hench, I mean hand-men. My right-hand man is Ah Hoot. Ah Hoot is my CFO. He specialises in delayed payments, both in paying and collecting. My left-hand man is Consigliere Bao Ka Leow. He is a lawyer by training and advises me on just about anything except my mental health. For

mental health, I go to the KTV lounge and see all my Middle-Kingdom *mei mei*, haha.

**H:** Good morning, Mr Hoot and Mr Bao. If I may just start off this interview formally with a simple question, Don Koh Li Onn – Why the name of “Infinity-Plus”? Infinity is already the limit in a sense of the word. Can we go beyond Infinity to Infinity-Plus? I mean, this is not Star Trek...

**KLO:** And you are not Dr Spock, despite the pointed ears (*guffaws*). Seriously, that is a good question. To answer that, we have to go back to Infinity, the predecessor of Infinity-Plus. When we launched the Health Infinity Managed Care Plan five years ago, we thought we had already achieved what was previously thought impossible. But then we have now breached infinity itself!

**H:** Maybe you can elaborate on the various superior aspects of Infinity-Plus when compared to Infinity?

**KLO:** Of course. For example, we now offer our corporate clients even lower premiums for all their employees, while ensuring that key personnel in these companies receive ever more personalised and attentive care.

**H:** How do you define key personnel?

**KLO:** We have two tiers of key personnel.



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Tier A is of course the senior management like CEO, CFO, COO and so on. They can consult anyone anywhere, anytime and we will reimburse the care provider. (We prefer the term ‘care provider’ to ‘doctor’ as we think care provider sounds more professional). Tier B is like Tier A but Tier B includes more features like annual multiphasic at Siem Reap or Chiangmai, with spa-rejuvenation services thrown in.

**H:** Wow. Tier B is better than Tier A?! And who qualifies to be in Tier B since Tier A already includes the CEO? Chairman of the Board?

**KLO:** Of course not. Chairman is also in Tier A. Tier B would be the HR director and HR managers. Tier B are the actual people who give us business while Tier A are important folks whom we cannot displease. Tier B also gets free use of our company yacht and a \$500 hamper from us at each public holiday.

**H:** I see. And maybe you can elaborate on how you manage to give lower premiums after throwing in such additional services.

**KLO:** That is easy. We get our care providers to practise even more cost-efficient medicine.

**H:** You mean more *cost-effective* medicine?

**KLO:** No. *Cost-efficient* medicine. Efficiency is the key here. Effectiveness is passé. Efficiency is objective, effective is subjective. Effective to who? Effective to the doctor, to the employer, or to the worker? Effective to do what? Effective to the point of cure? Or just to get the person back to work? So you see, cost-effectiveness is too complicated a concept. Cost-efficiency is a better measure. Now I have gotten the GPs to see a patient for \$12, down from \$15. That’s more cost-efficient than ever before!

**H:** At only \$15 for consultation and medicine, are we not afraid of under-funding?

**KLO:** The HR managers at our last Siem Reap retreat did not appear to worry about underfunding, why should I? Have you seen *Business Times* give an award to a businessman, entrepreneur or HR director for the best funded medical benefit plan? They get awards for good annual reports, supporting some marathon or providing flexible working hours and lactation

rooms for female staff. Let’s face it, we think in the same way as our corporate clients – which is cost reduction, cost efficiency. Besides, if GPs use more expensive medicines, we will still reimburse them at our competitive rates.

**H:** I heard those are rates that are possible only in the lands north of the Middle-Earth.

**KLO:** Exactly! That is globalisation and competition at work! Marvelous, isn’t it?

**H:** And you actually claim that you promote good family medicine with this?

**KLO:** (*grins*) This is good medical practice for the Koh Li Onn Family, so it is good Family Medicine to us! (*The other two nod enthusiastically.*)

**H:** How about referral rates to specialists and MC rates of workers?

**KLO:** (*looks at Consigliere Bao with a raised eyebrow*) Referral rates to specialists? What is he talking about?

**Bao:** I believe he means the rate at which workers are referred to specialists after seeing the GP. Let me explain to Mr Hobbit, if you would allow me to, Godfather. We have an answering service hotline for specialist referral approval. It is manned by our highly-specialised staff who can assess the need for such referrals.

**H:** And who are these staff? And what is the approved specialist referral rate by the way?

**Bao:** It is a single staff. He is Mr Seow Lo Koon. He was kicked out of Middle-Earth medical school after Year 4 for being rude to a patient at his Forensic Pathology posting. Otherwise he is very learned and cost-efficient. We really have no referral rate now because the last approval was made in 1999 and all the workers are so healthy nowadays (*smiles charmingly*).

**KLO:** Let me elaborate to the Hobbit, Bao Ka Leow. Referrals to specialists often result in procedures. I am a businessman, first and foremost. Procedures mean intrusiveness, violence and blood. I do not like violence. I am a businessman. Blood is a big expense. Especially in medicine. Even speculum examinations are intrusive and that is why they need prior approval from us. We should be less intrusive and less invasive, don’t you think so?

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Return to high-touch medicine and less high-tech medicine. As for MC rates, I am glad to report that we do not monitor MC rates because MC rates are not my concern. I do not know of any HR department that monitors the performance of a managed care company by looking at the worker's MC rates. All they care is how much they pay us. *(He leans forward, smiles broadly, narrows his eyes, looks intently at the Hobbit and puffs some smoke in the Halfling's face. Save for the crackling of Ah Hoot's knuckles, there is an eerie silence in the room.)* And they certainly do not care how much we pay the GPs or what we call 'care providers'.

**H:** *(gulps)* Maybe let us put aside the focus of referrals and cost for now and talk about another key improvement of Infinity-Plus – improved doctor relations?

**KLO:** Not doctor relations but care-provider relations. Here, we like to de-doctorise things. Yes, let us talk about care-provider relations. In Infinity-Plus, we will send our staff to visit you at least once a year to see how you are doing. We will tell you what The Family requires of you. This is in line with our code of practice – we keep our friends close, but we keep our enemies, I mean, enterprise associates, closer...

**H:** *Gee*, sounds like you hate doctors, I mean, care providers...

**KLO:** As a very learned colleague once told me: do not hate your enterprise associates, it affects your judgment. We, here at The Koh Li Onn Family, do not hate doctors or care providers, call them what you may. Once the GP is sufficiently de-doctored, we may choose not to visit him regularly anymore. It is all about de-doctoring our enterprise associates. It is not personal, it is strictly business.

**H:** Right. We have anecdotal reports that the Koh Li Onn Family can sometimes be, shall we say, rather hypokinetic in payments to care-providers?

**KLO:** We spend a lot of time checking and re-checking claims. I spend my life trying not to be careless. Women and children can afford to be careless, but not men. Ah Hoot here can tell you more.

**Ah Hoot:** Yes, we are now paying with about seven months delay. Very soon, we will reach nine. In fact,

if not for the reason that we are trying to go IPO and have to close accounts, we can delay payment past the current financial year to 14 months! Health Infinity gives The Family better margins than our traditional business activities such as money-lending, KTV lounges and football-related gaming. Anyway, finance managers of larger companies pay more punctually than our other clients in our old businesses. In old businesses, we sometimes have to 'hoot' clients.

**KLO:** *(turns around, slaps Ah Hoot violently across the face and growls)* I 'hoot' you, stupid Ah Hoot! How many times must I tell you? Never let anyone know what you are thinking! Never let anyone outside The Family know what you are thinking again! Next time I will not just 'hoot' you. You can take a one-way trip on our company yacht. Now get out of here!

**Ah Hoot:** *(muttering)* Sorry Boss. *(He wipes the blood from his right nostril and scrambles out of the room like a wounded animal while applying pressure to his nasal ridge. Obviously, he has some medical knowledge.)*

**KLO:** *(turns around, takes another puff at his cigar, and smiles at Hobbit again)* Now where was I?

**H:** *(meekly)* Delayed payments?

**KLO:** *(looking hurt)* Hobbit, Hobbit, Hobbit, what have I ever done to have you treat me so disrespectfully? There is no such thing as delayed payments in Health Infinity or Health Infinity-Plus. They are just payments in progress and being processed with necessary clarifications from our associates. Similar to all your GP friends, I am going to make you an offer you cannot refuse. You will not publish Ah Hoot's remarks and I will remember the favour you do me today, Halfling. This interview has ended. Bao, take over from here. *(Rises and departs, leaving the room in a trail of cigar smoke.)*

**H:** *(turns to Consigliere Bao)* What if I don't accept Don Koh's offer?

**Bao:** Please consider carefully, Halfling. Just like Don Koh Li Onn's cigar, there is no smoke without fire. He never asks a second favour when he is refused the first. There is no such thing as delayed payment. ■