

## *These Towns Trusted a Doctor to Set Up Covid Testing. Sample Patient Fee: \$1,944.*



By Sarah Kliff

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Rebecca Sussman got a coronavirus test because town officials in Bedford, N.Y., encouraged her to.

“If you haven’t gotten your test yet, please do so for yourself, your family and our community,” Chris Burdick, the town supervisor, said in an email. More tests would mean a lower positivity rate, he said, and a faster path to reopening. He directed residents to the town’s new testing site, situated on an empty parking lot at the train station.

Ms. Sussman, 51, took her whole family to get tested, and the results came back negative.

Then the paperwork came: \$6,816 had been charged to insurance for four coronavirus tests. Ms. Sussman’s fees alone were \$1,944.

She started looking through the itemized costs. One insurance claim showed that she had been tested for a dozen respiratory diseases. She found that odd; the town emails advertised only a coronavirus test. There was also a surprise \$480 charge for a short phone call relaying her results.

“That’s when I realized something was wrong,” Ms. Sussman said. “When in the history of medical appointments does it ever cost to get a phone call giving you your test results?”

The bills didn’t come from the town. They came from Dr. Steven Murphy, an internist from Greenwich, Conn., whom Bedford had selected to run its testing site.

Ms. Sussman and 10 other patients contend that Dr. Murphy used this public testing site and others nearby to run unnecessary and expensive tests. He did so with little oversight from town officials, who had advertised his services widely.

In health care, this type of billing is often described as upcoding, using codes that net high reimbursements but aren’t warranted for the medical care delivered.

“What it appears is happening is he is billing every code he can get reimbursed,” said Susan Null, a medical billing expert who reviewed patient billing documents from Dr. Murphy’s practices for The New York Times.

Patients tested at privately owned emergency rooms have faced similarly high bills. Many of those tested by Dr. Murphy were shocked that testing sites created by their cities and towns would involve such high fees.



Rebecca Sussman said, “When in the history of medical appointments does it ever cost to get a phone call giving you your test results?” Jeenah Moon for The New York Times

Dr. Murphy estimates he has tested at least 60,000 patients for coronavirus. He defends his billing methods, and says he has brought an important service to the communities he serves.

“I jumped on this,” he said. “I decided, let’s work up these patients. Let’s care for them in the drive-through.”

The Times has been asking readers to submit their bills so that we can understand the costs of coronavirus testing and treatment. The collection of more than 400 bills has revealed that some coronavirus patients face overwhelming medical debt and that, across the country, many Americans face illegal fees for their tests. If you have a bill to submit, you can do so here.

## The Cost of Care

We are examining how Americans are grappling with the costs of health care during the Covid-19 pandemic.



The ‘Covid’ Fee



Coronavirus Patients Battle Surprise Bills



Coronavirus Tests Are Supposed to Be Free. The Surprise Bills Come Anyway.

Dr. Murphy has generated more submissions to the Times database than any other individual provider, often from patients concerned that his high fees would raise health premiums.

“Just because I have a zero-dollar co-pay, it doesn’t mean that, in the long run, I don’t pay for this,” Ms. Sussman said. “My husband works for a company with amazing benefits, but every year our premiums go up. This is part of that.”

## **A scarcity of tests, and an enticing offer**

Town and city officials were eager to work with Dr. Murphy when he offered to set up coronavirus testing sites in early spring. There was no national testing infrastructure, and cities, hospitals and doctor's offices were scrambling to build testing capacity on their own.

New York City's northern suburbs were especially desperate. Westchester County experienced one of the country's earliest outbreaks, a cluster centered in a synagogue in New Rochelle.

Dr. Murphy offered to provide thousands of tests, something other doctors and hospitals could not match.

"He reached out to me, then we realized he was doing work in other towns," said Justin Elicker, the mayor of New Haven, Conn., which started a testing site with Dr. Murphy in April. "We called them for references and they were all quite pleased."

Cities and towns gave Dr. Murphy free access to public property and rented tents on his behalf. One city provided internet hot spots. Bedford, where Ms. Sussman lives, recruited volunteers to assist Dr. Murphy with his work and arranged for residents to donate lunches.

Dr. Murphy committed to not billing patients directly but retained control over how he would examine patients and what he would charge health insurers.

Billing documents show that Dr. Murphy did not test patients just for coronavirus. He routinely billed insurers for a large panel test for at least 20 respiratory pathogens, including rhinovirus and enterovirus.

One large national health plan said it received over 1,000 claims from Dr. Murphy for the large panel test this spring. It received fewer than a dozen claims from him for stand-alone coronavirus tests in the same period. Insurers typically reimburse the panel test at a higher rate, often paying six times what they would for a regular coronavirus test, according to data provided by the nonprofit Health Care Cost Institute.

Dr. Murphy said he reserved the larger panel test for symptomatic patients or those who needed a quick turnaround on their results. But in interviews, asymptomatic patients said they had also received the more expensive test.



Mary Farley, 69, got a test at one of Dr. Murphy's sites because she wanted to contribute to epidemiological data in her area, she said. John Muggenborg for The New York Times

Mary Farley, 69, got a test at one of Dr. Murphy's sites because she wanted to contribute to epidemiological data in her area, she said. She had no symptoms or any known contact with a positive case.

Medicare paid \$583 for Ms. Farley's drive-through test, in part because of the large panel test. Medicare typically pays only between \$51.31 and \$100 for a coronavirus test.

"There is a lot broken with the health system, and I think this is a blatant example of that," Ms. Farley said. "A lot of people are worried about taxes going up, and these charges are a hidden tax on all of us."

Dr. Murphy also billed patients hundreds of dollars for a short call to deliver results.

Ms. Farley recalled making repeated phone calls to Dr. Murphy's office to obtain her results. "It was a 30-second phone call after I spent almost two weeks trying to get someone on the phone," she said. "Then to find out they were charging \$340 for that, it felt like there was no end to it."

## **An 'unusual and inappropriate' approach**

Some health insurers are paying a large share of Dr. Murphy's billed charges. Ms. Sussman's health plan, Anthem Blue Cross, paid more than \$5,000 for the family's tests. Medicare appears to regularly reimburse Mr. Murphy's claims, too.

Confused by the terms about coronavirus testing? Let us help:

- **Antibody:** A protein produced by the immune system that can recognize and attach precisely to specific kinds of viruses, bacteria, or other invaders.
- **Antibody test/serology test:** A test that detects antibodies specific to the coronavirus. Antibodies begin to appear in the blood about a week after the coronavirus has infected the body. Because antibodies take so long to develop, an antibody test can't reliably

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Other plans are denying the large fees or requesting more information. Dr. Murphy has sued one large health plan, Cigna, over denied coronavirus test claims. When The Times first contacted Dr. Murphy, he responded with a photograph of what he said was a large box of insurer denials.

“About 4,000 denials or requests,” he wrote. “Uncompensated at a cost of millions!”

Dr. Murphy said that it was inappropriate to test patients only for coronavirus, as other diseases could be missed.

“Just testing for coronavirus is one of the most dangerous things you could do,” he said. “It is crystal clear that mentality is bad for public health.”

When Ms. Farley emailed to inquire about her bill, Dr. Murphy’s staff described the larger panel test as “a super Covid test.”

“Dr. Murphy is a very thorough doctor,” a staff member wrote, adding that everyone “is tested not only for Covid but also for any other virus that may be active.” The email was obtained by a public records request filed by Sammy Sussman, Ms. Sussman’s son, a student journalist who wrote about his test fees on Medium.



A parking lot in Darien, Conn., was turned into a coronavirus testing site run by Dr. Murphy. Joshua Bright for The New York Times

Medical experts said Dr. Murphy’s testing and billing practices were out of line with current standards.

Offering one large panel when looking for the virus “is unusual and, in my opinion, inappropriate,” said Dr. Alexander McAdam, director of the infectious disease laboratories at Boston Children’s Hospital. “That panel should only be used for the critically ill or immuno-compromised, so we don’t over-test and generate too large of a bill for our patients.”

Dr. McAdam also said a “super Covid test” does not exist, nor would he describe a large respiratory panel as such.

Ms. Sussman’s complaint to a town official about the high fees was forwarded to Dr. Murphy, who seemed to bristle at her suggestion that the price was inappropriate.

“What would be acceptable as payment, Ms. Sussman, to put your life at risk daily with exposure to a virus seven days a week?” he wrote in an email. “In snow? In lightning? In rain? In oppressive heat?”

Elected officials in multiple cities have received complaints from residents about Dr. Murphy’s billing practices. Some shut down the testing sites as resources became available elsewhere.

“It raised enough concerns that we felt like it was simpler to move in a different direction,” said Mr. Elicker, the New Haven mayor.

Others say it’s not their place to regulate Dr. Murphy’s billing practices.

“We’re not policing this from a billing perspective,” said David Knauf, health director for Darien, Conn. “That is somebody else’s responsibility and not ours.”

The testing site in Bedford closed in mid-July, shortly after Sammy Sussman’s article on his testing bill was published.

Mr. Burdick, the town supervisor who had directed Bedford residents to the site, said the decision to close did not have to do with Dr. Murphy’s billing practices. Rather, the site was on a commuter parking lot, and a more typical number of commuters to New York was expected to return soon.

“As other testing facilities opened, the need no longer was present,” he wrote in an email.

Dr. Murphy’s website still advertises six testing sites: four in Connecticut and two in New York. For those awaiting test results, his site says: “Daily telehealth visits recommended for your health.”

**Correction: Nov. 11, 2020**

*An earlier version of this article incorrectly described Darien, Conn. It's a town, not a city.*

Sarah Kliff is an investigative reporter for The New York Times. Her reporting focuses on the American health care system and how it works for patients.