

Case Study – Do I Sell the Family Farm for this Treatment?



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Bioethics case study on the cost of
healthcare and medical ethics.

A 55-year-old, male-identifying patient is admitted to the hospital from ER for respiratory distress and other distressing symptoms that had come on rather quickly. The patient's name is Tom.

After undergoing a battery of diagnostic tests over two days as an inpatient, Tom is found to have congestive heart failure that is related to some other problems diagnosed, all potentially treatable. His condition is serious enough that he likely would die without treatment. A cardiologist recommends therapy options. Something that seems especially promising for Tom's particular condition is a relatively new invasive procedure in tandem with a medication recently approved by the FDA.

To be fully transparent—and because the hospital will want to be paid—the attending physician asks the team's financial counselor to disclose and discuss with Tom and his family all anticipated and potential costs associated with this recommended treatment regimen. They have already been informed by the cardiologist of risks, along with a high likelihood that this could save Tom's life and significantly improve his quality of life. But treatment costs of this sort are high also. And, his heart doctor reminds Tom, "time is of the essence." Therapies should commence now before it's too late.

Tom's wife and two sons are urging him to agree to treatment, whatever the cost. Tom hesitates, however. He is a self-employed farmer who found healthcare insurance options

unaffordable, while he also has too much income and assets to qualify for subsidized insurance plans, much less Medicaid. He is a decade off from being old enough for Medicare and hasn't been considered disabled. With recommended cardiac therapies, he is apt to be able to do farmwork again. So additional treatment costs will all be out of pocket, as is this ER visit and hospital admission.

Following medical advice at this point literally would mean losing the family farm, Tom believes; and based on what the financial counselor had said, it is a realistic belief. For Tom, this could constitute an intolerable loss of property and possessions that have been in his family for four generations. He fully intended someday to pass on everything, and hopefully a bit more, to his sons. Besides, without the farm, what will Tom do for a living for the next decade or more until he is of retirement age?

Tom's family understands the financial risks; but the sons tell their dad they would rather have him alive than to inherit the farm. The cardiologist and team feel badly about their patient's impending financial crisis, and of course they also badly want to save their patient's life.

Tom asks to be discharged home and asks God for a miracle. Is there anything else, ethically, that ought to be asked or done?