The Effect of Physician Disclosure of Financial Incentives on Trust

Wendy Levinson, MD; Audiey Kao, MD, PhD; Alma M. Kuby, MBA; Ronald A. Thisted, PhD

Background: Many physicians receive financial incentives to limit their ordering of expensive tests and procedures. While Medicare mandates disclosure of incentives, it is not clear how to inform patients without undermining trust.

Methods: Our objective was to determine public opinion about physician disclosure of financial incentives and how this might be best communicated to patients. The 2002 General Social Survey included 2765 interviews from a probability sample of English-speaking US households. The interview included questions about financial incentives and an audiotaped scenario of a physician discussing the impact of financial incentives on ordering a magnetic resonance image. Respondents heard 1 of 6 randomly selected disclosure strategies. The measurements included ratings of trust, satisfaction, agreement with the physician's decision, and likelihood of remaining with the physician/health plan or seeking a second opinion.

Results: Nearly half (48.8%) of respondents had previously heard of financial incentives to limit test ordering. Of the respondents, 94.8% wanted to be told about incentives, at the time of enrollment in a health plan (80.5%), by a health plan representative (44.8%), their physician (17.1%), or both (38.1%). Of the 6 different disclosure strategies, “addressing emotions” and “negotiation” were associated with the best outcomes, while “common enemy” and “denying influences” were most negatively perceived. Black and Hispanic subjects were less likely to express satisfaction or trust and more likely to disenroll or seek a second opinion.

Conclusions: The public wants information about physician financial incentives. Specific communication styles enhance how this information is conveyed to patients, increasing trust and supporting the physician-patient relationship.

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To contain health care costs, managed care programs have provided physicians with financial incentives aimed at reducing the ordering of expensive tests and procedures. While this may curb the use of high-cost tests, its effect on patients’ trust in their physicians has raised concern. Patients may wonder whether these financial incentives will place cost containment ahead of patients’ best interests. In these circumstances, the trusting relationship between patients and physicians, essential to the practice of medicine, can inadvertently be undermined.

In daily practice, patients and their physicians make many decisions about diagnostic tests and treatment options. Some physicians argue that it is their professional responsibility to discuss medical options with their patients without regard to cost. In contrast, other physicians believe that it is their professional responsibility to incorporate cost considerations into regular decision making with patients. At the same time, the extensive media and public attention on the impact of managed care on the physician-patient relationship has led the public and the profession to be increasingly concerned about the effect of financial incentives on care. However, it is not known if, and how, patients would like to be informed about their physicians’ financial incentives to control costs. In a large survey of US adults, we tested several different disclosure strategies that physicians could use to discuss financial incentives with patients.

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Financial Disclosure: None.
Affective
Addressing emotions
An approach that encourages the patient to express feelings and concerns, and encourages patients to share their concerns even if conflict surfaces.

Common enemy
Underscores the alliance between the patient and the physician against the policies of the health plan.

Negotiation
An approach that emphasizes learning the patient's perspective, presenting the physician's perspective, and finding an acceptable plan for both parties.

Abbreviation: MRI, magnetic resonance image.

DEVELOPMENT OF SCENARIOS AND DISCLOSURE STRATEGIES

A scenario of a patient seeking care for headaches was developed to test disclosure strategies physicians could use to address patients’ concerns for financial incentives. The disclosure strategies were developed with an advisory group composed of practitioners, communication experts, and patient advocates. In this scenario, the physician examines the patient and decides the headaches are due to stress, and recommends medication and stress reduction management. However, the patient thinks that he or she needs a magnetic resonance image (MRI) to be sure everything is okay. More important, the patient tells the physician that he or she is worried that the MRI is not being ordered because it is too expensive. These days with Managed Care lots of people share your worries about this. I want to set your mind at rest because I truly do not think that the test is needed at this point.”

“I can understand that you’re worried about whether everything is okay. It also sounds like you’re worried that I am not ordering the test because it’s too expensive. These days with Managed Care lots of people share your worries about this. I want to set your mind at rest because I truly do not think that the test is needed at this point.”

“I understand that you’d like an MRI to make sure that everything is okay, but based on your symptoms, I really think you do not need one. I’d like to treat you for a month or so and then talk again about whether we need an MRI. Would that be acceptable to you?”

TESTING THE DISCLOSURE STRATEGIES IN THE SURVEY POPULATION

By using computer randomization, the National Opinion Research Center at The University of Chicago randomly assigned each respondent to hear 1 of the 6 disclosure strategies. Respondents were asked to imagine they were a patient in the following scenario:

Imagining you’ve been experiencing headaches. You visit your doctor and talk to him about your symptoms. You also tell the doctor that you’ve been feeling a lot of stress lately. After doing a complete examination the doctor decides that the headaches are probably due to stress. The doctor wants to work with you over the next month to reduce your stress. You want to have an MRI to make sure everything is okay. (Explains the MRI.) Remember that after your complete examination the doc-

Table 1. Six Disclosure Strategies Presented to Respondents

<table>
<thead>
<tr>
<th>Type of Strategy</th>
<th>Rationale</th>
<th>Sample Words</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cognitive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct information</td>
<td>Emphasizes information about how financial practices and centers operate, without raising emotional issues.</td>
<td>“Our physicians’ group does have financial incentives to keep costs down by avoiding tests when they are not necessary. However, no single decision about an MRI affects my salary. In my opinion an MRI is not needed in your case.”</td>
</tr>
<tr>
<td>Expert</td>
<td>Emphasizes the expertise of the physician and the clinical situation and avoids direct discussion of incentives.</td>
<td>“I’ve had a lot of experience taking care of patients with problems like yours. The problem you’re having is really quite common. You should follow the treatment I’ve outlined, and then I can re-evaluate the situation again in a month.”</td>
</tr>
<tr>
<td>Denying influences</td>
<td>Emphasizes physician’s personal role in decision making and denies outside influence of incentives.</td>
<td>“I usually don’t order an MRI under circumstances like yours. There’s no outside pressure that has made any differences in how I treat patients with headaches. You may set your mind at rest that I’m doing this because this is how I practice medicine.”</td>
</tr>
<tr>
<td>Affective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Addressing emotions</td>
<td>An approach that encourages the patient to express feelings and concerns, and encourages patients to share their concerns even if conflict surfaces.</td>
<td>“I can understand that you’re worried about whether everything is okay. It also sounds like you’re worried that I am not ordering the test because it’s too expensive. These days with Managed Care lots of people share your worries about this. I want to set your mind at rest because I truly do not think that the test is needed at this point.”</td>
</tr>
<tr>
<td>Common enemy</td>
<td>Underscores the alliance between the patient and the physician against the policies of the health plan.</td>
<td>“It used to be that physicians were able to provide tests for patients just to set their minds at rest. Unfortunately, your health plan won’t allow me to do it for that reason. Even though I’d like to order it for you, your plan is not going to pay for it.”</td>
</tr>
<tr>
<td>Negotiation</td>
<td>An approach that emphasizes learning the patient’s perspective, presenting the physician’s perspective, and finding an acceptable plan for both parties.</td>
<td>“I understand that you’d like an MRI to make sure that everything is okay, but based on your symptoms, I really think you do not need one. I’d like to treat you for a month or so and then talk again about whether we need an MRI. Would that be acceptable to you?”</td>
</tr>
</tbody>
</table>
tor thinks you don’t need the MRI. Then imagine that you have the following conversation with the doctor about the MRI and financial incentives.

After the scenario, 1 of the 6 possible strategies was played, each beginning with the following patient statement: “I’d feel better if I had an MRI. I’m worried that you won’t order it because it’s too expensive.”

After hearing the audiotape, each participant was asked for his or her reaction to the scenario. Responses to 8 such questions were the primary outcome variables. The questions, “Do you believe what the doctor just told you?”, “Do you think the doctor provided enough information about financial incentives?”, and “Do you agree with the doctor’s decision to not order the MRI at this time?” allowed possible responses of “yes,” “no,” “maybe,” or “don’t know.” The participants were also asked how satisfied they would be with the clinical visit, rated on a 5-point scale from “excellent” to “poor,” and how much they would trust the physician to prioritize their health above the financial costs, using a 5-point scale from “completely” to “not at all.” Respondents were asked 3 additional questions about whether they would switch physicians, change health insurance plans, and seek a second opinion from another physician, with a possible response of yes, no, maybe, or don’t know for each.

STATISTICAL ANALYSIS

Participant demographic variables were compared across the 6 disclosure strategies using an analysis of variance for age, logistic regression for binary variables such as sex, and proportional-odds regression for ordered categorical variables such as education or income level. The 23 income categories reported by the GSS were collapsed into 5 categories of approximately equal size. Race and Hispanic ethnicity were separate variables, 1 for black vs all other racial categories (95.3% of whom were white or nonblack Hispanic) and 1 for Hispanic ethnicity (7.3% of all respondents).

The principal analyses were based on the proportional-odds regression model. The disclosure strategies were represented by a set of indicator variables in the models, adjusted for the effects of sex, race, Hispanic ethnicity, age, education, and income, knowledge of incentives, and likelihood of or asking about incentives. Self-reported health status, which is highly correlated with education and income, was not included in the final models. Because the GSS samples households, rather than individuals, we used survey weights to reflect the number of adults in each household.51

The demographic characteristics of the 2765 respondents are presented in Table 2. The mean (SD) age of the respondents was 45.2 (17.0) years. With the exception of a small difference in the number of persons of Hispanic ethnicity, there were no significant differences in the demographic characteristics across disclosure strategies.

Almost half (48.8%) of respondents had previously heard of financial incentives to limit test ordering. Among those without a regular physician, only 38.3% had heard of such arrangements, compared with 50.9% among those with a regular physician (P<.001). Among black persons, 37.5% had heard about incentive use, compared with 50.7% of white respondents (P<.001). Similarly, those who reported excellent health were substantially more likely to have heard of incentives than those reporting poorer health (55.1% vs 44.9%; P=0.02).

Of all respondents, 2588 (94.8%) of the 2729 respondents who answered the question believed that it is either somewhat or very important to be told about the presence of financial incentives. Most indicated that the best time to be informed about this would be at the point of enrollment in a health plan (80.5%), and less often at the first visit to their physician (13.0%) or only at the time that the test was actually needed (6.5%). About half of the respondents (44.8%) believed that they should be told about financial incentives by a health plan representative, 17.1% by a physician, and 38.1% by both parties. When surveyed if they would ask their regular physician about whether he or she had financial incentives that limit the use of expensive tests, 1712 (63.2%) of 2711 indicated that they would be somewhat or very likely to ask, while 26.4% said they would be somewhat or very unlikely to ask. In the multivariate analysis, women (adjusted odds ratio [OR], 0.86; 95% confidence interval [CI], 0.75-0.99) and black persons (OR, 0.74; 95% CI, 0.61-0.91) seemed less inclined to inquire about financial incentives.

Table 3 shows responses to the questions overall and by disclosure strategies. Overall, 55.8% of respondents found what the physician said believable, only 25.7% believed that enough information had been given, about half did agree with the physician’s decision not to order the expensive test, and 36.7% believed based on this interaction that they could trust the physician to put their health above financial cost considerations. Only about 16.6% expressed satisfaction with this clinical visit.

Table 4 shows the results of a multivariate analysis, which adjusts for the independent effects of age, sex, race, ethnicity, education, income, knowledge of incentives, and expressed likelihood of asking about incentives. With respect to respondent perceptions, the common enemy and addressing emotions statements generated the greatest belief in what the simulated physician said; the adjusted OR was 2.40 (95% CI, 1.76-3.05) for common enemy compared with denying influences. Although only 25.7% believed the vignette offered them adequate information, the odds of the direct information approach being adequate was substantially larger than the expert

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**Table 2. Demographic Characteristics of the 2765 Subjects**

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>% of Subjects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female sex</td>
<td>55.6</td>
</tr>
<tr>
<td>Race</td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>14.5</td>
</tr>
<tr>
<td>Hispanic</td>
<td>7.3</td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>&lt;High school</td>
<td>14.5</td>
</tr>
<tr>
<td>High school</td>
<td>53.8</td>
</tr>
<tr>
<td>&gt;High school</td>
<td>31.6</td>
</tr>
<tr>
<td>Self-rated health</td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>26.2</td>
</tr>
<tr>
<td>Very good</td>
<td>28.1</td>
</tr>
<tr>
<td>Good</td>
<td>28.7</td>
</tr>
<tr>
<td>Fair</td>
<td>13.4</td>
</tr>
<tr>
<td>Poor</td>
<td>3.6</td>
</tr>
</tbody>
</table>

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financial incentives to limit test ordering and refer-
nizations disclose to their enrollees the use of physician
care & Medicaid Services, require that health care orga-
Federal and state agencies, including the Centers for Medi-
care & Medicaid Services, require that health care orga-
cination were associated with a greater tendency to be-
tive responses to scenarios. Generally, there were few
spondent age corresponded to significantly more posi-
physician's decision not to order the test. Increasing re-
spondents were significantly less likely to agree with the
1.12) respondents were less likely to believe the physi-
or a second opinion. Black respondents were
Black and Hispanic respondents were significantly less likely to agree with the
1.12) respondents were less likely to believe the physi-

Several demographic factors of outcomes were im-
portant in the multivariate analyses shown in Table 4. Female (OR, 0.84; 95% CI, 0.71-1.01), black (OR, 0.55;
95% CI, 0.42-0.71), and Hispanic (OR, 0.80; 95% CI, 0.57-
1.12) respondents were less likely to believe the physi-
cian, and were more likely to want a switch in physi-
cians or a second opinion. Black respondents were
significantly more likely to want to switch insurance plans
(OR, 1.49; 95% CI, 1.14-1.95). Black and Hispanic re-
spondents were significantly less likely to agree with the
physician's decision not to order the test. Increasing re-
spondent age corresponded to significantly more posi-
tive responses to scenarios. Generally, there were few
strong effects associated with income, although those in
the lowest quintile of income found the scenarios more
informative than did others. Higher levels of formal edu-
cation were associated with a greater tendency to be-

Federal and state agencies, including the Centers for Medi-
care & Medicaid Services, require that health care orga-
nizations disclose to their enrollees the use of physician
financial incentives to limit test ordering and refer-
ors. The American Medical Association Council on
Ethical and Judicial Affairs has charged that health
care entities and physicians have an ethical responsi-
bility to disclose financial incentives that may potentially
lead to underuse of services. However, there are con-
cerns about whether such disclosure will enhance the trust
and ability of patients to make informed choices about
their care. Our study provides empirical data, derived from
a large and representative sample of Americans, on pa-
tients' opinions about disclosure of physician financial
incentives. We also provide evidence for which specific
disclosure strategies might be most likely to enhance
the physician-patient relationship.

In the general population, only half of respondents,
and even fewer minorities, had previously heard about
financial incentives to limit the use of expensive tests or
specialist care. Overwhelmingly, people wanted to know
about these existing incentives, and believed that a health
plan representative or physician should provide this in-
formation at enrollment, which is consistent with prior
legal and ethics expert views. While some prac-
ticing physicians have argued that disclosure of finan-
cial incentives is the exclusive responsibility of the health
care plans’ representative, these findings suggest that
physicians should be prepared to engage in such poten-
tially challenging conversations.

There seem to be reasonable strategies for physicians
to reveal to patients the presence of financial incentives
limiting test ordering, without undermining trust. Of

Table 3. Effects of Communication Strategies on Outcomes

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct information</td>
<td>51.1</td>
<td>39.1</td>
<td>46.6</td>
<td>41.1</td>
<td>17.7</td>
<td>54.7</td>
<td>51.5</td>
<td>79.2</td>
</tr>
<tr>
<td>Common enemy</td>
<td>64.2</td>
<td>33.3</td>
<td>37.7</td>
<td>25.6</td>
<td>11.2</td>
<td>61.1</td>
<td>74.8</td>
<td>86.0</td>
</tr>
<tr>
<td>Addressing emotions</td>
<td>59.4</td>
<td>25.6</td>
<td>53.2</td>
<td>38.7</td>
<td>18.4</td>
<td>46.8</td>
<td>42.0</td>
<td>76.7</td>
</tr>
<tr>
<td>Negotiation</td>
<td>59.0</td>
<td>17.3</td>
<td>53.1</td>
<td>44.1</td>
<td>19.3</td>
<td>43.5</td>
<td>45.3</td>
<td>69.6</td>
</tr>
<tr>
<td>Expert</td>
<td>54.1</td>
<td>14.9</td>
<td>49.5</td>
<td>36.1</td>
<td>16.2</td>
<td>48.3</td>
<td>45.4</td>
<td>68.1</td>
</tr>
<tr>
<td>Denying influences</td>
<td>47.5</td>
<td>23.5</td>
<td>48.0</td>
<td>34.3</td>
<td>16.6</td>
<td>55.0</td>
<td>45.8</td>
<td>80.0</td>
</tr>
<tr>
<td>Overall§</td>
<td>55.8</td>
<td>25.7</td>
<td>48.0</td>
<td>36.7</td>
<td>16.6</td>
<td>51.6</td>
<td>50.8</td>
<td>76.7</td>
</tr>
</tbody>
</table>

*Data are given as the weighted percentage of subjects endorsing each satisfaction characteristic, by strategy.
†Higher percentages are wanted.
‡Lower percentages are wanted.
§P < .001 for all outcomes.
While a smaller percentage may actually raise the issue, this figure suggests that the public is eager to discuss whether financial incentives might affect whether they will receive a certain medical test or referral.

We found that the common enemy strategy, which physicians may intuitively think is a useful approach,\textsuperscript{22,26} is actually negatively perceived by the public. While respondents were more likely to believe the physician would place patients’ welfare over cost considerations,\textsuperscript{22,28} is actually negatively perceived by the public. This was a multivariate proportional-odds logistic regression analysis of outcome variables on strategies for financial disclosure and demographic characteristics.

Table 4. Multivariate Analysis of Outcome as a Function of Communication Strategy and Demographic Variables\textsuperscript{*}

<table>
<thead>
<tr>
<th>Variable</th>
<th>Believe†</th>
<th>Informativ†</th>
<th>Agree‡</th>
<th>PT Over Cost§</th>
<th>Satisfaction†</th>
<th>Switch Dr</th>
<th>Switch Plan</th>
<th>Second Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>OR</td>
<td>P Value</td>
<td>OR</td>
<td>P Value</td>
<td>OR</td>
<td>OR</td>
<td>OR</td>
<td>OR</td>
<td>OR</td>
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<td>Disclosure strategy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct information¶</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
</tr>
<tr>
<td>Common enemy</td>
<td>1.82</td>
<td>0.72</td>
<td>0.70</td>
<td>0.65</td>
<td>0.63</td>
<td>1.38</td>
<td>2.89</td>
<td>1.46</td>
</tr>
<tr>
<td>Addressing emotions</td>
<td>&lt;0.001#</td>
<td>&lt;0.001#</td>
<td>.001#</td>
<td>&lt;0.001#</td>
<td>&lt;0.001#</td>
<td>&lt;0.001#</td>
<td>&lt;0.001#</td>
<td>&lt;0.001#</td>
</tr>
<tr>
<td>Negotiation</td>
<td>1.41</td>
<td>0.29</td>
<td>1.25</td>
<td>1.26</td>
<td>1.30</td>
<td>0.70</td>
<td>0.74</td>
<td>0.55</td>
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<tr>
<td>Expert</td>
<td>1.28</td>
<td>0.25</td>
<td>1.14</td>
<td>1.02</td>
<td>1.15</td>
<td>0.80</td>
<td>0.74</td>
<td>0.54</td>
</tr>
<tr>
<td>Denying influences</td>
<td>0.75</td>
<td>0.42</td>
<td>0.95</td>
<td>0.87</td>
<td>0.84</td>
<td>1.23</td>
<td>0.82</td>
<td>0.93</td>
</tr>
<tr>
<td>Female sex</td>
<td>0.84</td>
<td>0.06</td>
<td>0.84</td>
<td>0.10</td>
<td>0.88</td>
<td>1.6</td>
<td>0.94</td>
<td>0.87</td>
</tr>
<tr>
<td>Black race</td>
<td>&lt;0.001</td>
<td>0.91</td>
<td>0.51</td>
<td>0.46</td>
<td>&lt;0.001</td>
<td>0.72</td>
<td>0.93</td>
<td>0.62</td>
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<td>Hispanic ethnicity</td>
<td>0.80</td>
<td>0.19</td>
<td>0.83</td>
<td>0.73</td>
<td>0.60</td>
<td>&lt;0.003</td>
<td>0.78</td>
<td>0.11</td>
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<tr>
<td>Age (per decade)</td>
<td>1.18</td>
<td>&lt;0.001</td>
<td>1.31</td>
<td>&lt;0.001</td>
<td>1.19</td>
<td>&lt;0.001</td>
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<td>&lt;0.001</td>
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<td>Education</td>
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<tr>
<td>&lt;High school</td>
<td>0.90</td>
<td>1.38</td>
<td>0.94</td>
<td>0.02</td>
<td>0.82</td>
<td>0.96</td>
<td>1.33</td>
<td>1.32</td>
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<tr>
<td>High school¶</td>
<td>1.00</td>
<td>&lt;0.003</td>
<td>1.00</td>
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<td>1.00</td>
<td>0.8#</td>
<td>1.00</td>
<td>.10#</td>
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<td>&gt;High school</td>
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<td>1.04</td>
<td>1.32</td>
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<td>1.21</td>
<td>0.89</td>
<td>0.98</td>
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<td>Income, $</td>
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<td></td>
</tr>
<tr>
<td>&lt;17500</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
<td>1.00</td>
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<tr>
<td>17500-30000</td>
<td>0.77</td>
<td>0.70</td>
<td>0.95</td>
<td>0.91</td>
<td>0.80</td>
<td>1.08</td>
<td>1.22</td>
<td>1.00</td>
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<tr>
<td>30001-50000</td>
<td>0.99</td>
<td>.44#</td>
<td>0.63</td>
<td>0.2#</td>
<td>0.91</td>
<td>0.75#</td>
<td>0.88</td>
<td>0.46#</td>
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<tr>
<td>50001-75000</td>
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<td>0.69</td>
<td>1.07</td>
<td>1.09</td>
<td>0.88</td>
<td>1.18</td>
<td>1.07</td>
<td>0.75</td>
</tr>
<tr>
<td>&gt;75000</td>
<td>0.91</td>
<td>0.63</td>
<td>1.07</td>
<td>0.93</td>
<td>0.92</td>
<td>1.23</td>
<td>1.23</td>
<td>0.84</td>
</tr>
</tbody>
</table>

Abbreviation: OR, odds ratio.

*This was a multivariate proportional-odds logistic regression analysis of outcome variables on strategies for financial disclosure and demographic characteristics.
†Large ORs are wanted.
‡Indicates that the subject agrees with the physician’s decision.
§Indicates that the subject believes the physician would place patients’ welfare over cost considerations.
¶Small ORs are wanted.
#Reference group.
¶¶Tests for the complete set of categories were performed (eg, education levels).

While a smaller percentage may actually raise the issue, this figure suggests that the public is eager to discuss whether financial incentives might affect whether they will receive a certain medical test or referral. While respondents were more likely to believe the physician would place patients’ welfare over cost considerations, critical elements included trusting physician and health plan.

Some physicians may think that it is useful to tell patients directly that they are not influenced in their decision making by such financial incentives. Most physicians do not make individual patient decisions based on such incentives, because financial risk is generally spread across a broad panel of patients and individual patient health plan data are not typically made available at the clinical encounter. Nevertheless, a communication strategy of denying influences of money on decision making did not fare well with our respondents, because it was less believable and it was associated with lower perceived patient satisfaction and trust.

These study findings point to the use of more positive approaches to financial incentive disclosure, including the addressing emotions and negotiation strategies (Table 1). Both strategies incorporate the principles of patient-centered communication and conflict resolution,\textsuperscript{29-37} by soliciting the patient’s feelings and perspectives on the problem. In our study, the negotiation approach was least associated with concerns that cost was overriding patient needs and was most strongly associated with maintaining a relationship with the current physician and health plan.

Can practicing physicians apply the results of our study to the actual clinical encounter? While we presented a hypothetical situation using just one discrete communication strategy, in reality, physicians could combine several communication elements into their conversation. The successful disclosure conversation likely provides patients with information about incentives, addresses their emotions, and negotiates a fair plan. We have tested and compared some of the available strategies that we believe physicians can use. We speculate that similar communication strategies might be useful in discussions of other types of financial disclosure, like physician relationships with pharmaceutical companies.

Black and Hispanic respondents were less satisfied than white respondents about certain elements of the physician-patient relationship. Critical elements included trusting the physician and agreeing with the decision to not order the test. In parallel with these features was a greater want to request a second opinion or to disenroll from care. This is consistent with much literature showing that black patients were less likely to trust physicians or health care professionals.
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