

BILLING / FEES / INSURANCE

Power to the People

Richard Fletcher, DC

Hey! Hey! Ho! Ho! Managed care has got to go! Ho! Ho! Hey! Hey! National care must come and stay!

To some of you, that refrain may be reminiscent of the Vietnam War protests of the late '60s and early '70s. In case you haven't noticed, the managed care companies have declared war on your practice - and they are winning! Why are we not talking about the most serious issue facing us in health care today? I refer to the lethal effect of managed care upon health care in general, and our profession in particular. We've been angry long enough. Let's get even by removing insurance companies from the health care system.

The best-kept dirty little secret is that managed care could, should, and must go! The problems of countless forms; rules; fee schedules; phone calls; faxes; paperwork; payors; and endless absurdity engender a nightmare for providers and despair for patients. Managed care is of, by and for insurance companies. To participate in managed care is tantamount to participating in insanity.

All chiropractors should ask themselves three questions:

- 1. Would our citizens be better off if they had direct access for covered chiropractic care?
- 2. If everyone received chiropractic adjustments, would the world be a better place? (If you answered a resounding "Yes" to questions 1 and 2, then question 3 follows:)
- 3. How can this best be accomplished?

You're interested in treating patients, and you expect to be remunerated for your services. Yet there are those whose interests conflict with yours; they prefer that you do not receive patients, and do not have your interests at heart. Beware, for they will confuse you with false issues!

Managed care could, should, and must be replaced by a single-payor system, which allows patients direct access to the doctors of their choice. Insurance and management companies must be removed from health care. Their interests are motivated solely by profit, and are in direct conflict with the principles required for patient care. Their so-called "networks" monopolize patients, and can readily be seen as instruments designed to starve out private practitioners (their competitors).

Why do we not have a government-sponsored, single-payor, universal, national health care system wherein citizens have direct access to doctors of their choice? Could it be that such a system would not be in the interests of insurance companies because they would lose their multi-billion-dollar cash flow? Would it not then be in the best interests of insurance companies if certain groups were to rail against the government in an attempt to incite opposition to government programs and health care in particular? Who's right and who's wrong? After all, we are the government, and if we do not like it, we have the power to change it.

If every citizen could be treated at your office, and you would be paid for your exams, x-rays,

therapies and adjustments, would that not be in your best interest? Why would it concern you if that system were government-sponsored? I have discussed this with many of my colleagues, and most agree that national health care is what we should have. Surely, we are not the only ones with this opinion. Why, then, do we not have leadership and movement in that direction? Do we have to wait until all our patients are gone and our practices are destroyed before dramatic changes ensue?

I have listed five of the many advantages that I see in national health care. If you have never considered these, just imagine:

- 1. There is one form, one set of rules, one fee schedule and one billing address.
- 2. Any doctor can go to any state and have direct access to patients.
- 3. There is no need for practice building seminars.
- 4. There is no need for medical referrals.
- 5. There are no more piecemeal letter writing campaigns! For nearly every one of the last 30 years, we have been writing (I have always written). Now it is time for the big push to get it all.

Our problems are not scientific, but political. Perception is power. If we are not included in any given program, it creates a negative public perception. If we were included in national health care and covered for all our services, we would immediately be perceived as mainstream. People go to the providers covered by their health insurance. True, there are those who pay us out-of-pocket, but we see only about 10 percent of the public. Inclusion in national health care would give us 100 percent of the public.

We can have what we want in a national health care system. Chiropractic care should be for everyone - not just for those who have money. You and I know it, but where's the leadership? Let's start a dialogue, and if there is a group of DCs already working for national health care, let's all get the information out and get involved. This is war, and we cannot win without allies. We can form coalitions with like-minded groups that will surely make us a powerful winning force. This movement will take years to accomplish, and the sooner we start, the better. What a battle it will be - but we can win it!

We don't have to let insurance companies dictate health care policy. What has health care come to in this country when it becomes necessary for Congress to pass a "Patients' Bill of Rights?" Why should the greedy be allowed dictatorial control of health care? We have allowed them to get away with it. Every time we find a reason for national health care, they orchestrate opposition with their surrogates, who rail against the government. Every time we show them why chiropractic should be included, they show us why it should not. The problem is that they make the rules and then change them to suit their interests. We have to beat them at their own game.

For those of you who accept that managed care is here to stay, I say, "Fine, then watch the continued demise of health care in general and chiropractic in particular." For those of you who worry about being "fair," I ask, "Why?" There never has or will be a level playing field. The closest we could possibly come would be in a national health care program that covers all providers. Insurance companies do not have "fair" in their vocabularies. They are only concerned about their interests, and we must be only concerned about ours.

But what about our patients? Their welfare is essential, and we cannot give them the care they need and deserve unless they have direct access to us, and unless we determine the care. That which is best for the advancement of chiropractic is that which is best for America. Giving power to DCs is to give power to the people.

Richard W. Fletcher,DC Houston, Texas

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