

## Here We Go Again!

Stanley Greenfield, RHU

That's right, here we go again, right back where we started. Where are we going? We are going back to do battle with some major giants. Let me explain. Almost nine years ago, I tried to get my son a decent disability income policy. He was a student at LACC at the time. Boy was I in for a surprise. I found out very quickly that he could get a better policy if he were a used car salesman. That did not make me very happy. Since I am considered an "insider," I was offered the best policy for my son if I would just drop the battle and not push the issue. Well, I did push the issue and got most of the major insurers to lower the rates for chiropractors and give them a good contract.

That was then; this is now. Right now there is only one major company that will still give chiropractors a decent policy. They recently contacted me to say that they are afraid that they might be wrong, so they are raising their rates since all of the other companies are down-grading chiropractors again.

Why is this happening? I will tell you. The disability industry is very competitive and they have all been fighting for the professional business for years. (By the way, to them that means the doctors and dentists, not chiropractors!) That business has now come back to haunt them with huge claims. They are increasing the premiums for doctors and dentists, and while they are at it, they will jack up the rates for chiropractors, too. Some are getting out of the disability business. There have been articles about this in the Wall Street Journal recently. They would have no bones to pick with chiropractors. They just figured they would charge them more too. Why not!

Why not? I'll tell you why not. Because I won't let them, that's why. I fought and won before, so I can do battle again. There is no reason for them to down grade the entire chiropractic profession. They don't have that many insured. Why? Because certain so-called financial experts have sold the profession on the idea that you don't need disability protection. That is just plain dumb, but many have followed this advice and feel if they have enough cash, they can weather any disability. Boy are they in for a rude awakening!

To fight the battle this time I will need help from all of you. This is not going to be easy. I need letters and lots of them, from you and your local and state associations. I want you to say that you endorse my battle with the insurance industry and its unfair treatment of the chiropractic community in terms of disability ratings and premiums. When I said I need letters, I mean lots of them, thousands of letters! They won't budge unless I can show them support from all over the country.

For all of you who are satisfied with your coverage, I still need a letter from you to help all the other chiropractors who want good coverage and can't get it. It's time for everyone to sit down and write me a letter to help the entire profession. This time I can't fight the battle alone.

By the way, if you are sitting back thinking that you already have a policy and don't need to help, you may be in for a big surprise. If you have a group plan through an association and you "assume" that it is a good one at a good premium, you may be wrong. Believe me when I say that I have reviewed a lot of these plans that have been sent to me and their rates can be high and the

coverage not that good. Even if you have an individual policy and your agent told you that it was a good one, you may be in for a surprise. Surprises like that you don't need.

Like people, disability and office overhead policies are not all created equal: the understatement of the century. There are a lot of dogs out there and the worst time to find out is when you file a claim.

Well, what's it going to be? Are you with me on this one? Can I count you in? Will you help me help everyone? It will take a few minutes of your time and 32 cents. Please take the time right now to send me that letter and help your profession.

Your comments and inquiries may be directed to:

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Please include a self-addressed, stamped envelope.

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