

California's Proposition 186 -- Chiropractic's Future

Charlie Prins, DC

The chiropractic profession has been sitting on the edge of their seats watching the health care debate, wondering how the outcome will affect them.

Now that the insurance industry has defeated health care legislation in Washington, D.C., California can lead the way to true health care reform. There is only one option that can and will positively impact on the health care system.

Currently, insurance companies dictate how and when we can treat our patients. They are also responsible for rationing health care. Their top priority is profit, not the health of those they insure.

Proposition 186, the California Health Security Act (CHSA), on the ballot in November, will bring true reform, reform that will be beneficial to chiropractors and will cover all California residents.

Proposition 186 insures your security to practice chiropractic without being forced into HMOs, PPOs, or networks. The for-profit insurance companies will not be able to dictate how and when you may treat your patients. Benefits are guaranteed for life, regardless of changes in employment, age, or health condition. Coverage benefit cannot be lost for any reason.

Proposition 186 guarantees choice. All practitioners licensed by the state of California can choose to remain in a fee for service, private practice, or work in a managed care facility, such as Kaiser. Choice is given to patients. They have the freedom to see their providers in private practice or choose to join in a managed care setting. The health care delivery system will continue to be privately run.

Proposition 186 keeps health care affordable by removing the profit-driven health insurance companies, capping administrative costs, forcing pharmaceutical companies to negotiate their costs, and providing true preventive health care. All provider groups will negotiate their fees with an elected commissioner. There will be no co-payments, no deductibles, and no restrictions for the public seeking health care.

Health insurance premiums, co-payments, deductibles and other out of pocket expenses will be replaced by a personal income tax of 2.5 percent of taxable income, and a payroll tax that is based on the number of employees of a business. Other sources of funding include the monies now spent on Medicare, Medi-Cal, and other state and county health programs. Finally, there will be a \$1 per pack tax on cigarettes. This money will be put into a trust fund to be used exclusively for health care. These funds total \$108 billion. That amount is what is now being spent in California on health care, including the cost of administration, marketing, high executive salaries, and the profits of the insurance companies and HMOs. This figure still leaves more than six million people without health coverage. Millions more than that have no chiropractic coverage.

The act will be administered by an elected health commissioner. This person will be advised by a panel of health policy expert from various health field and public health administrators. There will

be consumer boards at regional and statewide levels to oversee policy and protect against abuse by government officials. Unlike the CEOs of the insurance industry, the commissioner will be beholden to the shareholders of the only true public insurance company in America, we the people of California.

The obvious question you may ask: How can we be sure chiropractic is really covered in this initiative?

Chiropractic is specifically written into the covered "medical procedures" ('medical procedures' is the term use in the initiative), and the definition of a "provider" states that all licensed health care professionals in the state of California are covered. By freeing up more than \$10 billion of administrative waste, there will be much more money available for health care.

Will we be treated fairly?

The answer to this second question is more complicated. A recent poll determined that approximately 60 percent of respondents would go to chiropractors for treatment. We currently treat about eight percent of the public. With 30 million Californians, we now see approximately 2.4 million people annually. This underlines the great importance of unifying all California chiropractors to present a strong front and position ourselves as crucial portal of entry providers, not only for crisis (pain intervention), but as a preventive healing profession. Every group of providers (pediatricians, neurologists, podiatrists, and chiropractors, for example) will have to negotiate their fees with the commissioner. There are many sections of the initiative that stress the importance of preventive health care as critical to cost effectiveness. With the passage of Proposition 186, we have the opportunity to gain our rightful place in preventive health care.

Furthermore, chiropractic colleges fit the definition of educational institutions that are eligible for research funds earmarked in the initiation to further study and promote effective preventive health care procedures.

These facts along with the RAND study, the Manga report, the 1990 Meade et al., study (British Medical Journal), and the various workers' compensation studies, will insure our place as primary care providers. The California Medical Association cannot do what the medical doctors have done in Canada. California chiropractors now number 10,000 strong. There are also approximately 2,000 chiropractic students in our state. Our profession can and will shape the future of health care. This initiative is our opportunity to enter the 21st century as the leaders in preventive health care.

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