

American Health Care -- Coping with Fraud or Improper Utilization

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It has often been said that if we could eliminate waste, fraud, and improper health care utilization, that we could afford to provide health care to everyone and pay less for it. Instead, we are spending a larger percent of our gross national product on health care than any other nation in the world, while giving fractional care to a fraction of our population. There is a serious need for some radical changes in attitudes and utilization if our nation is to survive this crisis. This article addresses what must be done.

Chiropractic is a vital entity in the overall health care program. Some very prestigious and well-documented studies show that chiropractic is in a class by itself in specific areas, yet ignored by the health care system. No health care can be considered as acting responsibly by ignoring these facts; it can border on fraud.

Chiropractic can play a very significant role in health care, but it has one glaring deficiency as does any other group -- it is inhabited by human beings. And man being the creature that he is, is less than perfect.

One of the universal problems of any group of people is avarice, and certainly chiropractic cannot be exempted. This is not to suggest that the drive to make money is wrong. Some of the greatest accomplishments, inventions, and works of art were economically motivated. It is this same influence which has made America strong. But when greed reaches a level where honesty and principles are compromised and it injures others, then it becomes a negative force and must be dealt with firmly.

It has also been said that if honesty was an unknown practice, that the first person who would practice it faithfully would most assuredly make his fame and fortune in life. Honesty is the best policy is more than a cliché; it is a fact of life. We can witness this among successful practitioners where a priceless aura of trust and respect exists between doctors and patients.

One form of health care fraud is overutilization. For example, doctors may order excessive lab tests, MRIs, CT scans, etc., and run up costly bills. If the doctors running these tests have vested interests, then serious doubts can be raised. This area of overutilization is difficult to prove. Doctors can insist that they are practicing defensive medicine to protect themselves from diagnostic oversights and malpractice lawsuits.

Another form of overutilization: doctors who treat patients for a large number of office calls when a few would suffice. This practice has been driving insurance companies into a frenzy. Chiropractic claims for similar conditions may range from five visits and a small bill to one for hundreds of treatments and a bill for thousands of dollars.

The chiropractic leadership is aware of this problem and has chosen to do something about it. In an effort to define some kind of standard and quality of care, the chiropractic profession very wisely adopted the Mercy Guidelines. It is an heroic and unprecedented move on the part of the

chiropractic profession to protect the patients, the insurance companies, and the honest practitioners. There is no question that this move has elevated the image of chiropractic among the informed people within the insurance industry and legislature.

One of the most heinous forms of fraud in health care is "fraud by omission." It exploits its victims without compassion or regard for pain and suffering because of blind bias or greed, and it appears as though the medical profession has been open for malpractice if not fraud in many instances. Let's look at the record.

Facts gathered from prominent HMO studies, government studies, workers' compensation studies, hospital studies, and university related studies speak for themselves. A study conducted at AVMED, the largest HMO in the Southeastern United States, shows how chiropractic prevented 12 out of 12 previously medically diagnosed cases as needing disc surgery. This saved AVMED \$250,000, notwithstanding surgical complications, including death. Why has it gone essentially ignored? Why isn't chiropractic nationally embraced by every hospital in our nation as a possibly safer, better, and more cost effective possibility? If we multiple \$250,000 times 7,500 hospitals in America, the savings is in the billions.

AVMED is not an exception. One of Chicago's finest medical orthopedists testified in our lawsuit that orthopedic hospitalization was reduced in a hospital using chiropractic care by seven to nine days over another hospital not using it. We all know that hospitalization can cost thousands of dollars a day. If we take the costs of seven to nine days hospitalization and multiply it by 7,500 hospitals, we again look at costs well into the billions of dollars in savings. All the medical community would have to do is adopt a policy of curiosity and investigation -- not isolationism or polarization of health care. Not doing so borders on fraud by omission.

The RAND study found chiropractic an "appropriate" treatment. Why isn't chiropractic being done in all 7,500 hospitals in America? Shouldn't appropriate treatments be used, especially if studies prove it superior, safer, and more cost effective?

When the Italian government commissioned a study and found that chiropractic care could reduce hospitalization by 87.6 percent and work loss by 75.5 percent, why wouldn't hospitals take advantage of the monumental economic savings instead of ignoring it? The incredible lack of government response is mind-boggling, to say the least.

The British government commissioned a major ten-year study and found that chiropractic in some specific areas of health care was twice as effective than anything medicine has to offer. This is a big-time finding; why aren't we doing something about it?

When a world class medical orthopedist Dr. Kirkaldi-Willis teams up with Dr. David Cassidy, a chiropractor who was able to correct 87 percent of the chronic medically unresponsive sufferers for seven years, why look the other way? It was a legitimate study evaluated by the University of Saskatchewan. Furthermore, these patients were re-evaluated one year later and found to remain pain free, showing the lasting effects of chiropractic care.

The workers' compensation records from the Utah study show how compensation costs were 1,000 percent less under chiropractic care and 700 percent less for chiropractic treatments.

All of the above well-documented facts from credible sources cannot be ignored in a health and cost-minded society. This is not an issue of chiropractic versus medicine. To think this way is to totally miss the point. It is an issue of rational interprofessional cooperation, using the safest, best, cost effective methods first, whatever they may be. If we observe the above facts, we can easily see

that it is simply not happening at a level that it should be. Is it any wonder that our health delivery system in America is in shambles?

Objective observers can look at the facts and marvel at the foolishness of what is happening, while little or nothing is being done to correct these matters. It's almost as if our society is hell bent on self-destruction with its health care. It is critical that everyone familiar with these facts speak out and set the record straight. It is long overdue.

Note: Full documentation is available upon request. Send a self-addressed, stamped envelope for documentation.

Dr. Chester Wilk is presenting "Round Table" programs to train chiropractors to be more media oriented. For more information you may reach him at 5130 W. Belmont Avenue, Chicago, Illinois 60641, (312) 725-4878.

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