

## Speaking Out

### A FOURTH OPTION FOR HEALTH CARE REFORM

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One of the main topics of discussion in American politics today is health care reform. Do we need it? The answer is a resounding yes, but not of the solutions that are currently being proposed and discussed. Let's examine the facts.

Bankruptcy caused by medical expenses represents a major problem in the United States. There were 112,000 bankruptcies related to medical bills in 1991, which represented an increase of over 400 percent in 10 years. Where an estimated three percent of the bankruptcies were medically related in 1981, it has now increased to 12.4 percent, and every indicator shows it will continue getting worse.<sup>1</sup>

There are three options being considered to cope with this crisis. The first is to let health care remain a "privilege" so that only those fortunate enough to be able to afford the escalating insurance premiums will be covered. This means ignoring the 40 million people who cannot get health care insurance and let them face bankruptcy and financial ruin, should they get a health problem requiring extensive care.

The second option being discussed is in having our government take measures to see to it that people get health insurance coverage. As things stand today, people must prove that they don't have any existing health problem which may require attention in the future. In other words, they have to show that they don't need it before they can buy it. Insurance companies do not have a bottomless pit for money and need to take in more money than they spend on medical payments if they are able to stay in business. Mandating insurance companies to carry bad risks will put these companies in peril of bankruptcy; so forcing insurance companies to insure everyone will spread the misery out to include all of the insurance companies, potentially putting them all out of business.

The third option under consideration or discussion is having the government fund all of the health care. This is a case of spreading the misery to everyone and bankrupting our nation.

The problem with the above solutions are that they simply provide more of the same mismanaged so-called health care system. In reality it's not healthy, caring or a system. The first three options will throw money into something that will not work. There is no question that we need health care reform but through a fourth option. We need a reform in the way people think and address health care in America. We need to have a medical community willing to adopt a policy of objectivity and honesty as to which health care approach is better, safer, more therapeutically effective and cost effective. The simple truth is that it is not happening.

Look at the facts. We have a hospital study in Chicago which shows that hospitalization was reduced by 7-9 days through chiropractic care.<sup>2</sup> We have another study in Florida in which 12 out of 12 medically diagnosed cases as needing disc surgery were eliminated through chiropractic adjustments, saving \$250,000 notwithstanding suffering, complications, death and malpractice

lawsuits.<sup>3</sup> We have a study from the Utah workers' compensation files from 1986 showing that chiropractic care reduced state compensation costs by 1,000 percent over medicine.<sup>4</sup> We have a university study in Canada showing how chiropractic corrected 87 percent of a test group of medically unresponsive patients for seven long years.<sup>5</sup> We have a study from the world renowned RAND Corporation stating that chiropractic is an "appropriate" treatment, yet this same "appropriate" treatment is isolated from 99.5 percent of the 7,500 hospitals in America.<sup>6</sup> The British government conducted an extensive 10-year study and found that in some areas of health care that chiropractic was twice as effective.<sup>7</sup> The Italian government ran a two-year study on 17,142 patients and found that chiropractic reduced hospitalization by 87.6 percent, and work loss by 75.5 percent.<sup>8</sup> It would seem that if the medical profession would demonstrate more honesty and objectivity with health care methods and our politicians in Washington showed the wisdom and courage to see the glaring solution to the crisis, that they would adopt the fourth option.

This is not a case of selling chiropractic, nor is it a matter of chiropractic versus medicine. To even remotely suggest that would reflect a gross lack of understanding or objectivity in evaluating the facts. The simple truth is if something works you use it. If it doesn't work you throw it away. But you can't turn your back on the obvious truth, pretend it doesn't exist or hope it disappears. It is not being intellectually honest and objective with the facts.

Unfortunately, we are dealing with a society so heavily programmed on escape and relief through drugs that it can't, or won't, face up to the facts that are glaring at us. We chiropractors need to be more vocal and stop keeping this message the world's best secret. The public needs to see the truth and we need to assertively make sure that they see this truth.

Copy any or all parts of this article and send it to your legislators. Send it to your local radio and television stations and newspapers. It is newsworthy. Let them see the truth on how we can and must correctly address this serious health care crisis in our nation. It is manageable if we do the right thing.

The fourth option can put health care on the right track by promoting correct interprofessional cooperation and utilization of health care based on merit. It will promote competition in health care, not destroy it. It will use all of our health care discipline instead of suppressing or isolating them. It will demand honesty, integrity, and objectivity from all health care providers, thereby providing better health care at a lesser cost. This is what competition is all about. This is what America is all about. Let's put our health care on track through proper reform.

### *References*

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