

## CCA Reacts to the Suit Against The Auto Club

Editorial Staff

The California Chiropractic Association (CCA) agrees that California State Auto Association (CSAA) policyholders have met unreasonable opposition from their insurer.

Doctors who are members of the CCA have observed firsthand the difficulties in getting CSAA to pay for chiropractic treatment of injuries sustained in auto accidents. Both patients and their doctors have met with systematic delays and prolonged demands for unreasonable and excessive documentation from this insurer.

Dr. Willard Smith, a chiropractic doctor in Oakland and president of CCA indicates that CSAA's attitude toward chiropractic claims would seem to be highly discriminatory. "The nightmare that a colleague in San Mateo had with CSAA tells the story: After months of repeatedly submitting all the proper documentation with no results, the doctor finally took CSAA to small claims court," said Dr. Smith. "This so enraged CSAA that the Auto Club then filed suit against this doctor for attempting to get payment."

In February of 1990 the San Francisco district attorney's office began a preliminary inquiry into allegations that the CSAA engaged in unfair claims handling and false and misleading advertising. The inquiry began as a result of complaints received from CSAA policyholders.

The policyholders who are the victims of these problems are at the mercy of CSAA, according to Dr. Smith. "After an accident when they are disabled or in pain, patients are the least prepared to fight with their insurer," he said. "As consumers, these patients expect CSAA to come through for them at their time of need -- that's just not happening."

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