

The Crisis in Health Care Insurance

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What is the latest topic in all of our journals and at every meeting of two or more chiropractors? What is the newest item on the auction block in the chiropractic marketplace? What's new is cost containment. This is a valid, growing concern that as the health insurance industry tightens its reigns to return to their desired level of profitability, providers such as chiropractors will suffer. I completely agree that we should do all we can to prevent overutilization and insurance abuse. However, let's not lose our perspective as we uncover the real cause of the crisis.

The cause of failure in the health insurance industry is the result of the American public practicing crisis care. Unfortunately, this is what is taught to us in the medical model of health care delivery. In the medical model, health care is based on a symptom and disease approach, usually being "too little, too late." What's worse is that the MD has claimed the role as caretaker of the public's health and well-being. Don't get me wrong, I certainly feel there is a need for medicine in our health care system, but it just isn't applicable in designing a system of wellness.

What's happened in health care under the tutelage of the medical model during the past 30 years? Death from heart disease is about 600,000 annually.¹ Cancer cases and the deaths that follow are rapidly catching up in number. Addiction to prescribed drugs has increased over 300 percent² (illegal drugs 40 percent).³ Degenerative diseases are more and more common. This is where the insurance dollar is spent. Billions of dollars are wasted on reactive, fourth-quarter tactics such as coronary bypass, cancer treatments, drug rehab programs, and it goes on and on. Let's keep this clearly in prospective when we consider the cost of a few extra chiropractic adjustment given to help keep someone healthy beyond their symptoms abatement.

Of course, it is easier to play the medical game and become second-class, symptom-oriented back doctors. We can make fortunes in our "neck and back pain clinics," standing tall in our shameful place in the failing medical/insurance system. We would deserve, then, all the cost containments hassles that come our way.

However, if you are like most DCs that I pray still exist, you are instructing your patients on wellness. In your practice you are discussing health enhancement concepts, such as nutrition, exercise, stress reduction, and positive mental attitude. You are giving the chiropractic adjustment, removing the effects of the vertebral subluxation complex, and allowing the body the best potential for a properly functioning nervous system. You are motivating your patients to be responsible for their health and not to become conditioned to symptom care and drug dependence. You are teaching them that the body doesn't make mistakes; it merely does what we tell it to, consciously and unconsciously.

Today's disease and suffering could be reduced, perhaps by 80 percent, through what chiropractic offers. Countless billions of dollars would be saved. Chiropractic is not part of the problem, it is part of the solution. Don't you agree?

It is our job and our responsibility to reach people with the gift that chiropractic offers. We must

educate and empower our patients with wellness concepts. We also must not be afraid to let the insurance industry know what we do and why we do it. We need to embrace the principles of chiropractic before we lose them.

References

1. Chopra, Deepak: Quantum Healing Seminar, tape 1, Backcountry Production, New York, 1991.
2. Ibid.
3. Ibid.

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