

Think Again! About the Insurance Your Profession Needs to Exist

Louis Sportelli, DC

Undoubtedly, you have insurance on your life. Likely, you also have insurance against disability. Surely, you have insurance on your home, office, and car. And hopefully, you have insurance against claims of malpractice (which all professionals need because of the litigious society we live in today).

But have you thought about what kind of insurance it would take to protect the entire chiropractic profession? There is none that I know of.

It would be great if we could simply pay an annual premium, and with it have a guarantee that no one could malign us; no other profession could infringe on our scope or method of practice; no lawmaker could legislate negatively against us; no adversary could question the scientific basis of chiropractic; no journalist could write a nasty article about us; no political action group could lobby against us; and all chiropractors would be guaranteed a lucrative and successful practice for the rest of their careers.

If there were such a formal insurance policy written, I guess it would be called "existence insurance," and I think all of us would certainly buy in.

In a sense, that's what the Foundation for Chiropractic Progress is asking every member of the profession to buy: existence insurance. By investing in the mass-media marketing Campaign for Chiropractic, we will be underwriting a means of making certain that chiropractic will not only continue to exist, but also will exist in the manner in which we want it to exist: as a well-recognized, well-accepted and well-respected health profession.

While the fields of insurance and marketing seem to be far apart, in fact they both deal with the need to reduce risk. Insurance is based on spreading risk among large numbers, so individuals gain benefits at a reasonable cost. The Campaign for Chiropractic provides the entire profession with a way to gain the benefits of increased awareness and market share at a reasonable cost. Here, the principles of giving the profession security and protection merge. There is no better way for the profession and individual DCs to protect their future than through marketing: making prospective patients aware of chiropractic, identifying with their health care needs, and influencing them to experience chiropractic. In our media-driven world, this can only be done through a campaign of consistent media exposure.

The health care system is changing rapidly, but so are consumers' attitudes toward their role of taking responsibility for their own health. Today's consumer is more independent, less enthralled with medical "authorities," and more willing to listen to alternative methods. The modern consumer is also better informed, more influenced by media and less bound by tradition.

These factors offer opportunities to chiropractic that it has never had. The downside, however, is that the profession is at risk, as other health disciplines vie for every inch of market potential.

Chiropractic can no longer be the best-kept secret in health care. No longer silent, but effective. No longer confined to its small circle of loyal patients. It must make its existence widely known and its services widely used.

The insurance the profession needs in order to exist and flourish is being written now by the Foundation for Chiropractic Progress, in the form of creating the vehicles for gaining consumer awareness. Its coverage will be only as strong as the number of DCs supporting it.

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Editor's note: For further information on the Foundation for Chiropractic Progress and its Campaign for Chiropractic, please send an e-mail to gveno@foundation4cp.com.

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