

BILLING / FEES / INSURANCE

We Get Letters & E-Mail

Fraud? Let's Not Be So Hasty

Dear Editor:

I am starting to get annoyed by the numerous articles and letters speaking about chiropractors involved in insurance fraud. Allegations of insurance fraud are serious accusations, ones which should not be taken lightly. There are certainly more accusations of insurance fraud against chiropractors by the insurance industry. However, we must realize that insurers' definition of fraud may be a self-serving redefinition of normal chiropractic practices. Obviously, they are on the other side of the fence and want to keep (or have refunded) more of the chiropractor's money.

And recently, more self-righteous compliance consultants and other authors have publish their opinions that there is more and more chiropractic insurance fraud. Of course, be sure to read the biography attached to each of these articles. Is the author the CEO of consultant businesses who profits from chiropractors being accused of committing fraud? Are they alarmists trying to stampede more chiropractors to their doors? Are they fueling the real fraud - the fraud committed by some insurance carriers that claim patients are "overtreated", that the SOAP notes are never good enough, and that the objective findings "do not support the care"?

Let's look at where our profession is really hurt. Can it be the subtle and covert "fraud" whereby third-party payers reimburse chiropractors less than other professions, have unfair caps to limit a profession, not a service, and single out chiropractic with higher deductibles, lower limits and restricted coverage? We should see more articles about *these* unfair treatments. Our goals should be to work to maintain our scope and reimbursement and to be constantly vigilant against outside forces that consistently work to contain our profession.

Now, our profession certainly should strive to be more accountable to the public, just as other esteemed professions should do. However, I would venture to estimate that a far greater majority of members of the chiropractic profession are very ethical men and women, working long, hard hours to serve their communities and earn an equitable income. The few cases of true fraud, of course, should be prosecuted.

In general, chiropractic physicians are required to expend greater amounts of physical and mental effort and expertise than some other health professionals. Chiropractors need to work long hours, days and weeks in order to achieve a professional income commensurate with their education and investments. Our profession is generally underpaid for the good that it accomplishes. We have historically not had the professional strength and resources to properly represent ourselves.

Where our esteemed chiropractic colleagues may fall short is in the intelligence to advance and change with the times, not in widespread fraud. Our profession has advanced very rapidly during the past 20-25 years, and some in the profession may not have kept up with this rapid advance. Some chiropractors have had the misfortune to graduate from substandard accredited colleges. They may be said to be guilty of not recognizing that they need remedial education just to stay level. They may be naive and undereducated according to current standards. They are not

fraudulent, by reasonable definition.

We must all certainly take some responsibility for these well-meaning individuals. The chiropractic profession was so different just 20 years ago. We must tighten our standards and strive to elevate the undereducated in our profession. Our colleges should be stricter and they should all have a standard core curriculum. Our associations also have a grave responsibility in these matters. We should be cautious in supporting and giving more strength to those attempting to contain or constrict our profession.

In addition to the articles chastising chiropractic fraud, we should also see balanced information exposing the unfair outside limitations on our profession, and encouraging continuous standardized postgraduate remedial programs throughout the country to elevate the "street" knowledge of our laggards, increase the CME requirements and acknowledge those field practitioners who are saving humanity daily. Only then will there be a fair approach to the problem of fraud in our country's health care conglomerate.

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Dynamic Chiropractic encourages letters to the editor to discuss any issue relevant to the profession, including response to articles that appeared in a previous issue of the publication. All letters should be e-mailed to editorial@mpamedia.com with "Letter to the Editor" in the subject field. Submission represents acknowledgement that your letter may appear in a future issue of *DC*, but does not guarantee publication. We receive considerable correspondence and endeavor to publish as many perspectives as possible.

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