

BILLING / FEES / INSURANCE

Stand Up. . . or Don't

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One of the most consistent challenges facing the chiropractic profession over the past 10 years has been managed care. From the beginning, managed care was based on a competitive model designed to pit like-provider against like-provider to see just how low the reimbursement would go.

The answer to that question has astounded and frustrated most DCs. While managed care reimbursement rates appear to have leveled off, they are a small percentage of what chiropractic care is worth. The scenario is one of fear and erosion. Fearing the loss of covered lives, most DCs have chosen to accept dwindling reimbursements to keep their practices alive - barely.

We frequently get calls from DCs complaining about managed care. By the time they get around to calling or e-mailing us, they're at the end of their tethers. They're looking for answers, or sometimes just want to express their frustrations.

A common mistake made by most providers is that while they are very willing to seek assistance from *Dynamic Chiropractic*, a national chiropractic association, or their state chiropractic associations, they have not availed themselves of the processes established to make their complaints known.

Having spent quite a bit of time following this situation, what we see is that there are few complaints filed against even the most notorious managed care organizations (MCOs). DCs are more than willing to complain to us, but not to the organization treating them unfairly, nor to the plan that utilizes the offending MCO.

So, when the URAC (also known as the American Accreditation HealthCare Commission) reviews managed care organizations for reaccreditation, all they see are happy (noncomplaining) doctors of chiropractic. Since they don't see any (or very few) complaints, they have no reason not to renew an

MCO's accreditation.¹

Most DCs would agree that MCOs are treating doctors of chiropractic unfairly. The questions are, however:

- 1. What exactly are these managed care companies doing that is unfair?
- 2. Do you know how to file complaints against them?
- 3. Why haven't you filed complaints in the past?
- 4. Are you willing to file complaints every time you are treated unfairly?

This issue of *DC* begins a series of articles and ChiroPoll questions designed to address these questions. Over the next three to four months, a clear understanding of what the problems are and what forms of recourse you have available will be presented.

In this same issue, the American Chiropractic Association is gathering data on unfair managed care practices (please see "Doing the Right Thing on Managed Care" on the front page of this issue). If you

are a doctor of chiropractic in the U.S., you will find a form inserted in this issue of *DC* that asks for some basic information. For the good of your practice, your patients and this profession, please take the time to fill it out completely.

Managed care is not a simple issue. Not everyone involved in managed care is out to take advantage of DCs. But there are those who are abusing what was intended.

To turn the tide, we will need to:

- Examine the facts carefully.
- Weigh all of our options.
- Take action for a sustained period of time until we make the changes needed.

On ChiroWeb.com, from August 5-19, is the first in a series of ChiroPoll questions on managed care:

Have you ever had a claim denied or payment delayed because the managed care organization told you it didn't receive the authorization request or other paperwork?

Yes No

Please take the time to go to ChiroPoll (www.chiroweb.com/chiropoll) to answer this question and the three that will follow at two-week intervals. The results will be published along with other articles discussing some potential courses of action.

There is a solution to managed care abuses, but it involves more than just getting upset about them. It requires action. We must first identify the unfair practices, then take the steps necessary to make them known, and then be willing to stand up to the MCOs.

Note: You can look up the accreditation status of any MCO at http://webapps.urac.org/directory/dirsearch.asp.

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