

A Chiropractic Viewpoint

Now is the time to unite in common purpose. Practitioners of all kinds are faced with like concerns. Most are working harder and longer, but earning a lot less. Income is unreliable, yet the bills are consistent and ever-present.

The representative picture we are presented with is a sight to behold, indeed. The image is that of map of zip codes of your area, with each zip code area assigned a number of openings or slots to accommodate practitioners to serve in those slots designed by HMOs. Sadly, we doctors are compromised greatly as we apply for consideration of these slots.

In many cases, there is a fee to pay - sometimes as high as a thousand dollars just to be on a list of their doctors - and there is no guarantee the doctor will receive even one referral from the plan! There is no guarantee the doctor will even make back the investment. Furthermore, the doctor has compromised income by accepting greatly reduced fees for services. The doctor also now has an increased load of paperwork, increasing overhead to accommodate the additional workload.

Many times there is a substantial wait for payment. Often, with subsequent visits, the amount paid for services is paid with incremental decreases. This doesn't include the additional disturbing "conditions" the doctors have to agree to: having to be in the office for a certain amount of days, during a certain range of hours, and with a certain amount of time to spend with a patient.

The insurance people then do spot-check phone calls to see if the doctor is there. The front-desk person is asked a barrage of questions regarding various issues. A follow-up letter is sent to the doctor, usually listing noncompliance of certain points, along with a reminder of the doctor's agreement with them! For those doctors who are closed out in their area because there are no available slots, they are unable to serve those people in their community.

We practitioners have been positioned to "compete" among ourselves for these slots. We have been asked to "pay" for this "privilege." We have been made to "compromise" our fees and services. We have "allowed" ourselves as practitioners to be dictated to and manipulated by the insurance industry. We are "permitting" adjusters to practice doctoring by "letting" them dictate what services we prescribe, what our fees and the payment of services are, and by controlling who we can see as patients in our community.

We are not the only practitioners who must face this dilemma. Medical doctors (and other types of doctors) are dealing with like issues in their arena. We are not alone.

When the insurance companies introduced HMOs, the public was attracted to the "affordable" plans, until they found out they could not choose their own doctor outside the plan without being financially penalized. The policyholder was seduced for a price, too late realizing the situation.

The big picture is out of the control of the doctors and patients. The control has been lost for benefits;

services; frequency of care; who can and cannot be seen; who can and cannot see the patient; and even who can receive referrals. There is control of what we do, who we see, how much we earn and even how we practice. It affects where we practice, who walks through our door and who we can serve. This control is only beneficial to the monopoly of the insurance industry - a type of control that is detrimental to many practices.

It is hard to imagine that chiropractors are now graduating with the crushing debt of up to \$100,000! This debt is in addition to their personal practicing expenses. That crushing debt is a heavy burden for doctors to carry as they try to pay it off with substantially reduced income controlled by HMOs.

As I drive around the city, I see practices closing every day. I'm sure that you also see this in your area. The doctors' expenses are there, but their incomes are curbed. Debt overpowers them and smothers them out of business, and they are still sadly saddled with their debt until bankruptcy is their only recourse. I have seen many an embittered doctor, unhealthy competition among fellow practitioners, many marriages and homes broken, and personal and professional relationships destroyed. Why put up with this?

Are we ready to unite in common purpose for our survival? Are we ready to put aside our petty differences and take a stand to defend our professional dignity? Are we willing to defend our right to practice freely and to be paid fairly for our services? Yes, we are ready!

We are ready to unite in a common purpose. We are ready to unite with other practitioners and with the policyholders of America. Why? Because we will not tolerate such control.

We must view the big picture. It is suggested that the national and state chiropractic organizations should direct their lobbyists to unite in common purpose with the medical lobbyists and the lobbyists representing the people, and that they lobby against such control and the practice of medicine by insurance adjusters who are calling the shots.

We must lobby to defend our rights and freedoms. Senators and representatives should take notice when the combined practitioners and policyholders speak in one voice, loud and clear, to demonopolize the insurance industry and to stop the atrocities by this industry. The power to change this picture is in the unity of one voice with a common purpose to serve the many for the betterment of all concerned.

I appeal for action by those in power in our profession who can approach those in power in the medical profession and to the public and policyholders to unite in a common purpose, put our differences aside, and defend our rights and freedoms through the lobbyists targeting the political representatives of the people.

Now is the time to unite.

Now is the time to fight for our rights.

Now is the time to act.

Why? Because we are worth it! Wouldn't you agree?

In the meantime, we can fight back through our actions. We can have a "cash" practice. We can make it attractive to patients through an affordable cash fee system. We can offer a series of treatments,

exams and therapies for a flat rate. We can offer an additional discount if they prepay the series. We can justify it with a report of findings and a treatment plan presented to the patient. We can fill up our schedules with happy and willing patients. And we can be paid right there and then for our services, without the paper work, expense and wait. Money in the hand is worth more than on the books!

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