

## Congressman Norwood Wants You

CALLS ON

Editorial Staff

As of October 1, 1997, the landmark bill for the protection of patients under managed care plans, the Patient Access to Responsible Care Act (PARCA), had gained 152 co-sponsors in the U.S. House of Representatives. While the PARCA bill is in the early stages of the legislative journey, there is considerable optimism that PARCA will eventually become law. Spearheading the charge for passage of PARCA has been U.S. Representative Charlie Norwood (R-GA).

On October 1, Congressman Norwood came to the ACA offices in Arlington, Virginia to personally thank the national chiropractic association for all the excellent work on behalf of PARCA. He requested that ACA, chiropractors, and their patients band together and do everything possible to push this bill to passage.

These excerpts are from an exclusive interview by Dana Murphy, managing editor of the Journal of the American Chiropractic Association:

Q: Why is PARCA so important for chiropractors?

A: First of all, there is no public health policy in this country now regarding health plans. We did have one, and it worked very well in the early 1970s when the responsibility for that rested with the state legislators, state insurance commissioners, and the licensing boards.

But all of that came to a halt in 1974, with the enactment of ERISA, which simply says that no state laws apply. The state laws were preempted by this federal legislation.

In 1974, Georgia had perhaps one managed care company. Today, roughly 70 percent of all health insurance sold there is managed care, and for a very clear reason. Employers have moved into self-insured managed care plans to avoid any regulation. This means that our health care now is being determined by two groups of people, employers and the third-party administrators, which both have cost containment as their primary goal.

I can perfectly well understand this switch. Small businessmen had been watching their health insurance costs spiral upward at a dizzying speed. The trouble is, these employers don't know for sure what they're buying now. They go to an administrator, for example, Blue Cross and Blue Shield, and ask some basic questions. How much will coverage cost? Will my employees be able to go to the hospital when they need to? They get the answers they want to hear, and the salesmen for the plans make everything look terrific.

Meanwhile, the administrators are trying to achieve as much profit as possible by trimming costs. They can do that by becoming more efficient. I think we've done that very well already throughout health care. But the next step beyond that is to deny care, and that's precisely what many managed care

companies are doing, so their CEOs can make \$10 million a year. My view is that a company can treat its insureds properly, and the CEO will still make \$5 million a year.

What's missing from this picture is the individual patient, since he's the only one involved who's concerned about getting the best possible care. The employer, and especially the administrator, don't care: quality care just isn't their goal. Only costs matter.

So what PARCA will do is correct this imbalance. It will make companies adhere to specific guidelines, so that the patient who has no input can be protected from an insurance company that really doesn't care about anything except how much money it's making.

Q: How has ACA assisted in your work with PARCA?

A: Most of all, I want to say thanks to all of you for your efforts, because you people really helped. Now we have a really effective coalition collaborating on PARCA, with 50 or so members. Not all of the organizations in it have done as well as others, though. You've done very, very well. And I want to thank you for that.

Q: How is the managed care industry responding to PARCA?

A: Well, we're lucky in that regard. The industry is split on PARCA, and the split is widening.

There is one group of companies that's already doing it right with regard to patient choice and adequacy of care. Some managed care companies seem to be able to do it right and not charge premiums that are any higher than the competitors that aren't doing it right. They're very competitive.

So there's an important inconsistency here. Kaiser-Permanente, for example, can apparently afford to pay for the treatments that patients deserve to have, and still be able to sell their product at a competitive price. But then many other managed care companies insist that if they provide more treatment, they'll be forced to increase their premiums, and as a result, many people will decide they just can't afford insurance, and join the ranks of the uninsured.

We've been trying to talk the companies like Kaiser into supporting PARCA. We say to them, "You're competing now with other companies that are denying care so their profits will be greater, and selling their product at a lower premium than yours. If you had good sense, you'd back PARCA to get a level playing field that's fair for all."

That would be a tremendous asset, if we could get the Kaisers of the world to testify in Congress that they do have managed care and already follow all the guidelines we're asking for in PARCA, but still do perfectly well financially. Then the obvious question is, if they're doing okay abiding by what's in PARCA, why can't all the other companies live with it?

Q: Aren't there two consumer groups as well supporting the bill?

A: Yes, AARP and Families USA are behind it; they've helped a lot, too.

Q: What should chiropractors be doing for PARCA at this point?

A: Everything you do for the next six months should be directed toward passage of PARCA. Because I don't know of anything you could do that's more important than that. ACA has been a terrific leader for

the coalition (the Patient Access to Responsible Care Alliance), which has already accomplished so much.

But you are only just starting. I want to encourage you to keep up the effort. All we need is an additional 25 Democrats and 25 Republicans to co-sponsor the bill, then no one will be able to stop the passage of PARCA. It will have to come to the floor, and I promise you I can pass it on the floor today.

I want everyone in Congress who's still not behind PARCA to say, "For God's sake, get the chiropractors off my back." And I'll say, "Heck, no -- that's your problem. The fastest way to get them off of you is to sign onto PARCA; then you'll find they'll love you. But until then, they're not going to leave you alone."

That's how you win. That's how you get the laggards in Congress to finally throw up their hands, give up, and say, "I can't stand one more meeting with the constituents at home clamoring for passage of PARCA."

Q: How can individual chiropractors make the most effective effort on behalf of PARCA?

A: Let me encourage you to get your patients involved. There is no reason why a form letter to Congress supporting passage of PARCA shouldn't be in every reception room. Your patients love you; they respect you, or they wouldn't be there. This is an opportunity for doctors at the grassroots level to say to Mrs. Jones, who happens to be in for an appointment, "By the way, the PARCA bill is very important for your health care. You should write to your Congressman in support of it."

In my view, that is even more effective than having an individual doctor call or write to his congressman.

Editor's note: Inserted into this issue of Dynamic Chiropractic for your convenience is a photocopier-ready patient form letter. Make three "master" copies of the letter: two of those copies you will address to your two U.S. Senators; the third will be addressed to your congressional representative. Type in the full name of each representative at the top in the address portion after "The Honorable," and the last name of each representative in the salutation after "Dear Representative."

Make photocopies of the three master copies and put them on a clipboard for your patients. All your patients have to do is print their name and address on the appropriate lines of the three letters and sign them at the bottom. Voila, they have "written" in support of the PARCA bill to all three of their congressional representatives.

After two weeks of gathering letters, send the letters to the appropriate congressional representatives. In another two weeks you can send out a new stack.

As Congressman Norwood has told us: "That's how you win. That's how you get the laggards in Congress to finally throw up their hands, give up, and say, "I can't stand one more meeting with (or form letter from) the constituents at home clamoring for passage of PARCA."

Do it for your patients.

Do it for your practice.

Do it now.

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