

THE FLAWED ARGUMENT FOR BEING A “CASH” ACUPUNCTURIST

Over the years I've heard many acupuncturists make the argument for not accepting insurance and treating all patients on a cash basis. The rationale always includes the following words, hassle and too much trouble. These practitioners tend to fall into two groups, the ones that have at one time or another attempted billing insurance with less than stellar results and those that have heard the “horror stories” and don't want to make the effort.

This small but vocal group of cash practitioners will sometimes point to cash based chiropractors to make the argument that chiropractors too want to get out of the insurance game. This is a flawed argument on a number of levels.

First the vast majority of chiropractors accept insurance. The minority cash chiropractors tend to fall into two groups. The first were not successful billing insurance, and no longer want the bother of billing insurance. Typically these doctors did not fully understand how insurance billing worked, did not adequately verify insurance coverage for their patients, nor did they want the “trouble” of appealing a denied claim despite the fact that 50% of denied claims are ultimately paid by the carrier. Bottom line they didn't understand the system and didn't want to do the work. Currently there is a plethora of seminars which teach chiropractors, that rather than understand the insurance system just reject it entirely. Included in the teaching is the model of reducing ones overhead to reduce one's stress.

The other group operates from a health model rather than a sick model. They believe that all people can benefit from monthly chiropractic adjustments, not to treat disease, illness or injury but to avoid it. Maintenance and the prophylactic approach is the cornerstone in their practices. They like to say that our current health care system is about “sick” care not “health” care, and obviously there is truth in this statement. The true nature of the insurance system is to provide care for illness and injury and is not preventative in nature. There really is no place in the “system” for these types of practitioners and they quickly become disillusioned should they attempt to be reimbursed for wellness care.

Again it needs to be stated that the vast majority of chiropractors in this country operate practices as Medicare providers and accept health insurance. These providers realize that running a medical practice is in fact running a business. The business of providing medical care requires knowledge about employer responsibilities, tax laws and codes, patient confidentiality and also medical insurance reimbursement.

Finally some acupuncturists point to the limited scope of services allowed by Medicare for services provided by chiropractors as a reason to avoid insurance. Somehow they link the fact that Medicare presently only allows for manipulation by a chiropractor for limited diagnosis as rationale for acupuncturists to avoid inclusion in the Medicare system and insurance in general. What they fail to recognize was that

chiropractic for years was “held back” by anti-trust activities by the AMA. It wasn’t until the Wilk suit of 1987 and its favorable result for chiropractors that they were first able to enjoy mainstream status as healthcare providers. Since that time slow changes have begun to occur in the Medicare system. Eliminated is the need to demonstrate subluxation via x-ray. And just recently Medicare rolled out a test pilot program in four states where chiropractors can provide E/M, diagnostic and other services besides just manipulation. Ultimately change is coming to the chiropractic profession and the Medicare system, but like all federal institutions it’s been slow.

Ultimately the status of chiropractic in the Medicare system is really of no consequence to the acupuncturist. It is my opinion that acupuncture has consistently grown as a viable healthcare choice due to one reason and one reason only- Patients are demanding it. Currently sixty percent of what is generally considered to be insurance is really not insurance but rather self-insured plans administrated by a third party administrator, typically an insurance carrier. These plans have the ability to decide what they will add to their coverage based on the needs of the insurers- their employees and retirees. These people are the ones who have let it be known, they want acupuncture treatment and they want it to be covered under their health insurance policies. It is because of these people that we have consistently throughout the years seen more and better coverage for acupuncture services. Even the federal government provides coverage that includes acupuncture benefits for their retirees.

Clearly people are demanding insurance coverage for acupuncture and they are getting it. Yet a small vocal group of acupuncturists cling to a flawed rationale that insurance doesn’t pay well for acupuncture treatment, or that it isn’t worth the effort. They are like the emperor with no clothes clinging to untruths and misconceptions. It’s time for these practitioners to take another look and see what’s really out there. I want to say then get on the bus because it’s leaving without you, but that doesn’t have to be the case. Continue accepting cash as reimbursement if that is your business model. Just don’t insist that it isn’t working because for a lot of offices it certainly is.