

Written by Jeanne Ohm, DC

Friday, 01 June 2007 00:00 - Last Updated Wednesday, 19 February 2014 10:02

Health Care Coverage

A current topic of concern with many parents is the exclusion of chiropractic and other vitalistic types of care under their insurance policies. It seems to make no sense when parents are choosing safe options for their children that support healing without invasive and risky procedures and insurance companies are refusing to support their choices.

LETTER FROM THE EDITOR, JEANNE OHM, DC




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with many parents is the exclusion of chiropractic and other vitalistic types of care under their insurance policies. It seems to make no sense when parents are choosing safe options for their children that support healing without invasive and risky procedures and insurance companies are refusing to support their choices.

This is a pertinent and legitimate concern on the part of parents and I will try to answer it from a perspective that will once again lead us back to core beliefs and paradigms about health and wellness.

First and foremost, "health insurance" has been misnamed. Most coverage is about crisis care, not true wellness. In order for coverage to be considered, there needs to be a diagnosed symptom or condition recognized by the insurance industry. Since the insurance industry bases its reference point of "health" from the medical allopathic model, most holistic forms of care are not even considered.

Secondly, there appears to be a double standard of coverage. Insurance companies are insisting that holistic providers offer substantial "evidence based research" to be included in their policies and yet they are accepting numerous allopathic treatments that are not consistent with evidence based research. For example, the scientific literature has shown that antibiotics are not effective for ear infections for many years now and that their use actually increases the likelihood of repeated ear infections. Even so, insurance companies have continued to cover the administration of antibiotics. Stimuli and all psychotropic drugs when prescribed to children are considered "off label" and therefore are not evidence based. Regardless, insurance companies continue to cover their administration. So numerous to expand are the procedures practiced in obstetrics that are not evidence based at all, and yet full coverage for these procedures (and the complications they cause) are never questioned for coverage.

In my naivety, I used to wonder why insurance companies did not embrace the coverage of holistic care. After all, holistic care is safer and works with the natural "intervention" of conditions and disorders. Parents value the safer options of care and continued "maintenance" care because they see overall improvements in their families well-being. They become baffled when their insurance company does not cover services that are safer and have lasting effects on their families' health. Surely it is less expensive for the insurance company to cover safe and natural care for a family than to pay the costly expenses of questionable drugs and risky procedures which just lead to future health crisis and costs. Then one day it dawned on me. Of course their motive is profit and continued growth of their huge industry. I was just looking at it from a completely erroneous perspective.

Health insurance companies support mechanistic/reductionistic care because, like the whole concept of mechanistic care, the health insurance industry thrives on fear and despair: fear of sickness, fear of disease, despair with inadequate body function. Mechanistic care and the insurance that covers it depends on people's feelings of despair, hopelessness, doom and failure for its very existence! It is the fear factor that motivates people to renew their insurance policies covering modes of treatment they will never use.

Vitalistic/holistic care, on the other hand, directs our attention back to the purpose of the body to self heal, regenerate, be well with assistance and support in that natural, inherent process. Vitalistic care orients people to rely on a greater, inherent intelligence. Vitalistic care takes people out of the fear model and into a healing paradigm of trust. Fear thoughts and attitudes by their very nature shut down healing and inhibit wellness. Trust and confidence in our body's ability to be well sets the ground for healing to occur. One only needs to read some of the outstanding literature being published in the Psychoneuroimmunology scientific journals to discover the direct relationship between our beliefs, our feelings and our health outcome.

So, if you are waiting for the insurance industry to shift its core value from profit to human concern, don't hold your breath. They have obviously been successful in creating the perceived need for their services based on a skillful and successful marketing plan which feeds off of the very easily stimulated human emotion, fear, to embrace healing arts that practice from and reposition people into an entirely different paradigm: trust, would be suicide for their very existence.

During times of social transition it takes our individual initiatives to bring about the changes we want to see. In order to initiate change in a mechanistic system diametrically opposed to our holistic choices as parents, here are my suggestions:

Look for insurance policies that offer "catastrophic/crisis" care with high deductibles and avoid spending unnecessary dollars on needless coverage that you may never use. Take the money you save on monthly premiums and put it towards paying for true wellness services for your families. Receiving these services may also significantly reduce the need for mechanistic treatments. Opt into "health saving plans" offered by your employer that put aside funds to be used for the type of care you really want. Choose providers based on their care, not your insurance coverage. Remember you always have the choice. Rather than staying with a provider, "because he is covered" we need to proactively initiate change and utilize our right for safe, vitalistic care regardless of coverage.

Finally, change your lifestyle choices to incorporate healthier options. Find providers that offer supportive vitalistic care and participate in their family wellness programs. Surround yourself with information and opinions of wellness. Above all, shift your consciousness about health and begin to respect and trust in your body's innate purpose for well-being.

It's your family, it's your life, it's your choice!

Many Blessings,
Jeanne Ohm, DC



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