

Reform Brings Healthy Outlook for Improved Access to Alternative Care

San Diego Business Journal

San Diego — Alternative and ancillary health care professionals are hopeful that the federal health care reform legislation that recently began taking effect will improve access to all types of effective treatment and therapies.

Changes under the reform package will bring new rights and benefits to patients, extending opportunities for care and removing some of the largest barriers to insurance coverage.

In the past, critics have held that health insurance often steers patients toward medical doctors and away from systems and practices that are not considered to be part of the mainstream.

“We think conceptually and specifically the measure will serve the public well in that health plans and insurers will be prohibited from discriminating against any health care provider,” said Bill Howe, executive director of the California Chiropractic Association in Sacramento. “In other words, it is opening up choices for the public in selecting the provider who will best serve their needs. We think that is a wonderful thing for the public.”

Howe said that in addition to expanding access to care, the bill likely will give patients more options for treatment and change the way that caregivers are compensated by insurance companies.

“An underlying rationale by federal lawmakers in enacting this bill was to keep health care costs lower, or at least slow the rise in health care costs and make them more controllable,” Howe said.

Price Paid for Western Medicine

Marilyn Allen, a consultant to the California Acupuncture Board and a teacher at the Pacific College of Oriental Medicine in San Diego, said no one is certain how federal health care reform will affect alternative health care providers. Nevertheless, she believes that efforts to drive down health costs are likely to expand the use of alternative medicines.

Allen said approximately 60 percent of the world’s population uses some type of traditional medicine. Western medicine has become prohibitively expensive because of the high costs associated with pharmaceuticals, diagnosis and surgery, she said.

Private health insurance plans often do allow users to choose certain alternative

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therapies, such as chiropractic, acupuncture or massage. However, coverage for these therapies generally is limited.

The National Center for Complementary and Alternative Medicine in Bethesda, Md., is the federal government's chief agency for research on alternative care. According to a survey the agency conducted in 2007, adults in the U.S. spend an estimated \$33.9 billion annually out-of-pocket for alternative care. The survey found that even if patients have health insurance, there is a good chance that their plan will not cover such therapies.

Some employers offer alternative health care coverage by allowing employees to add it to standard insurance. Others provide discount programs, in which those covered can pay for alternative care out-of-pocket. They usually pay at reduced rates negotiated by their insurance company with participating caregivers.

Coverage on a Case-By-Case Basis

Acupuncturist Marc Sklar, who practices at The Acupuncture & Wellness Clinic's offices in San Diego, said some of his colleagues had feared that the federal reform bill would make it more difficult to seek compensation from insurance companies. Instead, the situation appears to be largely unchanged, he added.

"In California there are many plans that cover acupuncture," he said. "Really, what it comes down to is, 'Does your company's health care plan cover acupuncture as a benefit? If you are under a group plan, what does the group plan decide to get for you?' We do have fairly good coverage for acupuncture, assuming that someone puts it on their plan, much more than we did 10 years ago."

Kassie Donoghue, a Sacramento chiropractor, said it's too early to draw conclusions about how reforms will work out.

"On the plus side, there are going to be more options for patients in terms of the choice of health care providers," she said.

Emmet Pierce is a freelance writer for the San Diego Business Journal.

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