Change is very near. Uncertainty tends to breed fear. Chiropractors are very concerned about how national health care (NHC) is going to impact their lives. As Christians we rely on the Lord, not the world, for our needs. To continue to practice and serve patients, we need to consider what could be dumped on us. While the main focus of the CCA is not business, we want to help sort out some of the scary things you face. You need facts not fear. With (NHC), chiropractic will either be in, out, or in-between. Let’s focus on how all the options could actually be beneficial for us.

One change is certain, after classic government foot-dragging, HIPPA is finally being fully implemented. This means by 2014 all medical records must be electronic in format. We need to sort out the hype from the facts. There is government money, a substantial amount, for doctors implementing electronic systems. Yet, like cash for clunkers, the questions remain as to how difficult will it be for you to get it and will you qualify. To practice and treat patients who have any form of government coverage (Medicare for now), you must be electronic. If it saves you time and money, you will want to implement this change.

To ease fears, we should first look at what could happen with (NHC). The only thing certain now is something is going to happen. It is doubtful, but we could get a cradle to grave Medicare-like plan. This would be all-inclusive. Could you make a good living practicing under present Medicare guidelines? The answer is yes. Even with no pay for anything but CMT, and that pay at a lower fixed rate, you would survive and most likely thrive. Why? If everyone is covered, you will have more patients.

Another possible outcome is exclusion from whatever is enacted. Right now, many DCs run cash practices. I started out 40 years ago at $3 a visit, and no one had insurance. The Lord provided. A necessary service (and chiropractic is very necessary) and a reasonable fee will always work. How much nicer would life be without third party billing? In fact, if this happens, those in chiropractic just for easy money will go elsewhere. I have it on good authority, though, that the Obamas are chiropractic patients, so that is encouraging.

The area between all and nothing is far from decided. President Obama is pressing hard for something and most likely will compromise drastically to get it done. He will certainly capitalize on the uninsured to spin his arguments for change. When we consider the effects, we most likely will come out ahead as far as practice is concerned. The worry is what will happen to the economy as a whole.

When (NHC) becomes law, we need to look at the ramifications. First, it will follow typical government protocol and take forever to be fully implemented. As an employer, it most likely will cover your employees. As self-employed, we could end up with (NHC) covering us at a reduced cost. The initial program most likely will not put private carriers out of business but will certainly change
Be Changed, continued,

the dynamics of the market place. The end of exclusions for health conditions and inflated premiums is in sight. If, and this is a big IF, tort reform is included, the cost of health care could drop dramatically.

As Christians, we should desire to see health care for those who cannot afford it. As chiropractors, we should desire to be included because we know we reduce costs. Our action steps should be grassroots contact with our federal elected officials. They should know you on sight, and all you should ask for is chiropractic inclusion - a level playing field for our patients.

All of us should be physicians who choose to practice chiropractic. We need to be recognized as doctors first since this would end the discrimination against our chiropractic licenses. This will mean those who know and love true chiropractic will be included. As a physician, if you want to use acupuncture, nutrition, or PT, you would still be able to do so. Whether we like it or not, chiropractic has become an umbrella for alternative medicine. We need to be physicians so we can choose what we want to practice. We can do what we feel is needed. Alternative medicine keeps a lot of people from drugs and surgery. Physician means healer, and I think chiropractors are the best healers.

We can face change with confidence, because we can trust the Lord and the timing is right for chiropractic to become more available to the public. We will gain in this because we are qualified and because we are cost effective. Focus on what you do, and you will be rewarded. The CCA is here to help you survive the change. Contact us with your questions and concerns.