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The Real Purpose of Insurance

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Many things are not as they appear. To many, health insurance appears to be a great opportunity for massage therapists. It appears to be an opportunity to make more money and to reach more people with our services.

The collective ego of our profession has been inflated lately because insurance networks and insurance companies have suddenly taken an interest in us. It appears that this is because patients are demanding it. I dispute that this is the reason for the sudden interest in alternative providers by the traditional medical profession and its banker, the insurance industry. Many things are not as they appear.

During the last 20 years, there has been an ever-growing movement by the public away from allopathic care. Allopathic care is the "traditional medicine" practiced by MDs, most DOs and PTs, etc. Allopathic care is based on the suppression of symptoms and on heroic intervention. It is a sickness-based, crisis-management-oriented system. Thank God for it if you are ever sick or injured. We have the best such system in the world. Hopefully, we can keep it, but in its place. However, it makes no significant money from healthy people, or from keeping people healthy. It only makes significant money from sick people. Have you ever gone to a hospital when you were feeling great and checked in for a few days of rest and great food? Of course not! Hospitals have nothing to do with wellness and health; they have to do with sickness and trauma. If everyone was well and injury free, hospitals would go out of business. They have no reason to promote health, so they don't. They require a constant flow of sick people. Therefore, they manage crises, send the people home, and wait for their return with a relapse or a different crisis. Patients get better. Patients get back to work. Patients seldom get healthy. This system is documented as the third-leading cause of death in this country.

The public is running away from it as fast as they can, looking for an alternative. The public found this alternative in massage therapists, chiropractors, acupuncturists, herbalists, homeopaths and other

practitioners the allopathic system publicly denounces as "quacks." Much to the horror of the allopathic cartel, the Eisenburg studies documented that millions of people were stepping out of the allopathic system for all or part of their health care needs. Billions of dollars were being lost to alternative practitioners; worse, many people going to them were achieving levels of wellness impossible with allopathic treatment. The loss of money is bad enough for the allopathic industry, but the loss of control is totally unacceptable.

Shortly after the second Eisenburg study, funded in part by our own associations, the allopaths suddenly developed an interest in wellness. Hospitals are opening up "wellness centers" as fast as they can. Insurance companies suddenly are interested in accepting alternative providers. Wow, isn't this great? They have finally seen the light. The tide has turned. They are accepting us. Sickness care is becoming health care. They love us now. All we have to do is lower our rates and fill in a bunch of forms, and they will promote us in their networks. Yes! Free advertising, we're legitimate, this is so cool.

Hey, it gets better. If we work by prescription from physicians, we can get third-party reimbursement. We have to lower our rates, fill in more forms, wait awhile to get paid, and we can only do what the physician allows, but it's worth it. We're part of the system. They finally respect us. We feel so good.

The only reason all this is happening is to regain control. Insurance is the bait. Once we are firmly ensnared in the insurance system, we will find ourselves in the same position as the DCs. Our rates will continually be reduced, and the freedom we have to provide a full range of wellness services will be curtailed. We will work by prescription only. The allopathic community knows it cannot eliminate us. It must control us. Sadly, it probably will. Our leadership will pave the way and our colleagues will most likely march like lemmings to sign up. Yes, it will most likely happen. History tends to repeat itself. Yes, this has happened before. Many of that group are now struggling to get out of the very situation so many of our colleagues are trying to get into. The group that went before us are now known as PTs.

Insurance, especially as it relates to massage, is about control. Insurance controls the money flow in the sickness industry, It guarantees a steady flow into the allopathic cartel, as it was created to do. It even controls the allopathic cartel. It only pays so much. It only pays for certain things. When the system becomes too demanding, it reduces what it will pay. Now add the government insurance system (Medicare and Medicaid) on top of it, which also act as controls as to what can and cannot be done. The government that controls the health care of its citizens controls its citizens. Watch out when politicians start talking about nationalizing health care. It's never about health, it's only about control -- of you.

Some will be willing to give up control of their practices and go to work for the insurance industry. Some people will give up a lot of their freedom and potential for a small amount of security or prestige. If enough do, alternative health care providers will be successfully brought under control of the sickness industry. The independents will be weeded out through prosecution by the medical boards and persecution by the media.

Want to work for insurance companies and/or the government? You work for whomever pays you. Or do you prefer to work for your patients? The fate of our profession rests on the choice of the majority of our colleagues. More importantly, the fate of true health care and the wellness of our fellow human beings hang in the balance.

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