

Check your health insurance policy carefully

Question: I pay a lot of money for my health insurance and purchased it because it advertised that it covered alternative health care such as massage and acupuncture. I finally went to use my insurance and found out that this is not true at all? Why are insurance companies allowed to false advertise like this?

Answer: Unfortunately we hear this complaint from many of our patients on a daily basis. Deceptive advertising to get your expensive contract seems to be an industry standard. There is one particular company that lures its susceptible clients with loud declarations of coverage for all alternative treatments because they care. Their policies have small print and exceptions that read quite the opposite to their declarations. Sure, if you get a referral from your primary physician and pay out of network slightly less than the actual cost of the treatment you can go. Massage therapists and acupuncturists have been very concerned with these faux policies and the ones I know just laugh when they hear that insurance will cover their services. They relay to me that they get calls daily by potential ailing patients who believe they have coverage and specifically bought the insurance just so they could get these alternative treatments.

There are dozens of alternative health-care treatments available, almost as many as the number of candidates in the California gubernatorial race.

If the insurance companies are going to continue to pronounce their new liberal progressive support of the alternative health-care movement then why don't they just cover all forms of alternative care? Lets start with massage, acupuncture, light therapy, color therapy, aroma therapy, isolation tanks, meditation, yoga, chanting, pyramid power, and lets not forget alien worship. It won't be long before insurance companies become our best friends, NOT! For now, you will continue to pay deductibles higher than your mortgage payments and co-pays larger than car payments. Good luck at changing the system. Financially supported insurance lobbyist have such a stronghold on lawmakers it will take crowbars to separate them.

My advice is to search the web for small insurance groups that support alternative health care at an affordable rate. Read your policies and ask your insurance agent to review the exact details of how your health-care coverage works. It is risky, but many people are choosing no insurance coverage or just can't afford it

Quote of the week: " Once in a while it really strikes people that they don't have to live in the way they have been told to." - Alan Keightly