
PAY: IM & Healthcare Insurance

Health care insurers are reacting to hard evidence that integrative medicine works. For example, many insurance companies will provide discounts to customers who frequent the gym. Acupuncture, once largely unrecognized by traditional insurers, is now more routinely covered. And some insurers are investing in low-cost IM tools, such as relaxation tapes or online nutritional planning programs. Why? Because simple preventive care techniques are likely to keep consumers healthier, ultimately saving insurers money in the long run.

However, other treatments like homeopathy, naturopathy, massage, and nutrition therapies are often unrecognized (and unpaid for) by conventional health insurance companies. For now, practitioners of these and many other therapies rely on a fee-for-service system. But before pulling out your wallet, communicate with your health insurer. Consider these tips on researching your coverage and voicing your consumer preference for particular treatments.

Read about it.

First things first: open your insurer's handbook or log onto their Web site to determine what treatments and procedures are covered under your plan. For the sake of comparison and to increase your consumer savvy, you may want to check out what other insurers cover. You can easily access this information at www.pricingcentral.com/finance/health.htm. Remember, insurance companies are businesses; they value and need their customers.

Talk about it.

Most insurers have a toll free member's line or other patient advocacy service. Once you have read your coverage plan, call or e-mail them with questions and constructive suggestions. (For instance, you can emphasize how investing in a preventive therapy, such as a Pilates course, acupuncture for smoking cessation, or nutrition counseling, can save the insurer money in the long run.) Be sure to ask your insurer what criteria they use for measuring treatment success. Sometimes, if you can prove that a treatment was successful, insurers will offer partial payment. If your insurance is purchased through your workplace, you can also ask your organization's benefits manager to communicate your desire for IM coverage directly to the insurer. Finally, you can ask your physician about insurance plans that are "IM-friendly."

Be willing to go out-of-network.

Some IM-savvy medical doctors and healthcare professionals are included in traditional healthcare insurance networks. However, many others rely on cash payments for their services. The good news? They often scale back their fees, because they don't have to go through the hassle of collecting insurance. Some practitioners even claim that financial participation in IM positively affects treatment outcome because it increases the patient's sense of personal responsibility. If you do go out-of-network, it is imperative and appropriate that you check all practitioners' qualifications, training, and references; simply request this from the healthcare professional. If she or he is not forthcoming with this information, that may be a sign to seek help elsewhere.

Check out alternative payment and/or insurance systems.

Systems are now developing nationwide that give cash-paying patients access to reduced-rate health providers. These providers can offer 30 to 50 percent savings because they don't deal with insurance reimbursements. One such program, called SimpleCare (www.simplecare.com) claims that the elimination of insurance-related billing, coding, and administrative costs enables healthcare professionals to spend more of their time caring for and communicating with patients. However, SimpleCare and other such systems recommend purchasing catastrophic health insurance policies with high deductibles for those rare and expensive health crises. Other alternate insurers exist within the public realm and are paid for by individual states based on need. Visit www.fda.gov/oca/sthealth.htm to find your state's health agency Web site; these sites will give you more information on state-funded insurance in your community.

Negotiate.

Finally, if the treatment you are seeking is simply not covered by insurance and you are still committed to obtaining it, go directly to your physician or practitioner and ask if she or he will negotiate a payment. Some providers are willing to give need-based discounts, especially if they are paid in cash.

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