

[IMAGE]

It's Time for Insurers to Cover Drug-Free Pain Relief

By Editorial Staff

Attorneys general representing nearly 40 U.S. states / territories have taken an important first step that could lead to better insurance coverage of chiropractic care and other drug-free pain-relief therapies. Lack of adequate / any insurance coverage is a common reason patients turn to medication / medical doctors first, rather than visiting a doctor of chiropractic or other health care provider.

The National Association of Attorneys General sent a letter, dated Sept. 18, 2017 and signed by 35 state attorneys general (and the attorneys general of the District of Columbia and Puerto Rico), to Marilyn Tavenner, president / CEO of America's Health Insurance Plans. The letter requests Ms. Tavenner, whose organization represents an estimated 1,300 member companies that sell health insurance to more than 200 million Americans, "take proactive steps to encourage your members to review their payment and coverage policies and revise them, as necessary and appropriate, to encourage healthcare providers to prioritize non-opioid pain management options over opioid prescriptions for the treatment of chronic, non-cancer pain." Among the "effective non-opioid alternatives": *chiropractic*, acupuncture, massage and physical therapy. [Italics added]

The letter also states: "Insurance companies can play an important role in reducing opioid prescriptions and making it easier for patients to access other forms of pain management treatment. Indeed, simply asking providers to consider providing alternative treatments is impractical in the absence of a supporting incentive structure. All else being equal, providers will often favor those treatment options that are most likely to be compensated, either by the government, an insurance provider, or a patient paying out-of-pocket. Insurance companies thus are in a position to make a very positive impact in the way that providers treat patients with chronic pain."

The letter also calls for further dialogue to bring the NAAG recommendations to fruition: "In the near future, working in conjunction with other institutional stakeholders (such as State Insurance Commissioners), we hope to initiate a dialogue concerning your members' incentive structures in an effort to identify those practices that are conducive to these efforts and those that are not. We hope that this process will highlight problematic policies and spur increased use of non-opioid pain management

techniques."

Attorneys general whose signatures grace the Sept. 18 letter hail from Arkansas, Arizona, California, Connecticut, the District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Missouri, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Utah, Vermont, Virginia and Wisconsin.

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