

Comments from CT Naturopathic Physicians Assoc.

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Insurance Exchange in CT

A. Establish a responsive and Efficient Structure. Regional exchange.

Under a regional exchange there would be an issue with the coverage for patients of Naturopathic Physicians as not all state license ND's to practice. Although many are in the process of getting licensed . If the "region" were New England states – Massachusetts and Rhode Island would be the states where the ND's wouldn't be covered – unless the plans covered physicians practicing in the licensed states, no matter where the origin of the health insurance was. Also it should cover licensed Naturopathic Physicians where ever they were practicing so that patient access wouldn't be limited by where the patient lives.

B. Address Adverse Selection and the External Market

Being a small business owner and-primarily a preventative practitioner, my main purpose for insurance is to have a catastrophic plan. I want to be covered if some significant health issue arises in my family that would otherwise bankrupt us. Preventative care should be covered in the case of all insurance plans. This means meeting the state mandate for no copayments for preventative care.

C. No comment.

D. Increase Access to and Portability of High Quality Health Insurance

All plans offered in CT, whether originating in CT or from the exchange should meet certain requirements in regards to preventative medicine, including no copays and having screening tests covered. Patients using preventative medicine are the lowest risk for developing costly chronic diseases. Naturopathic doctors are the prevention experts. We offer preventative care and treatments for chronic disease that emphasize teaching people how to eat better, exercise better, and take care of themselves. Since our services are covered in CT, they should also be covered by any insurance product offered in the exchange.

E. No comment.

F. No comment.

G. Under the ACA, decisions that are left to the states

4. What are some of the initiatives that could maximize flexibility and offer value for small business employers to utilize the exchange. Preventative medicine programs. Help make the small business owner and the employees more responsible for taking care of their health – lowering the cost of health care. Include alternatives to expensive treatments in the programs. Cover acupuncture for pain – it has been researched as a better alternative to pain management and it is far less expensive, and there is no addiction risk that comes with the pain medicines. Many patients want options that are less expensive but not covered by insurance. So they simply use the more expensive treatment so they don't have to pay for it.

Offer catastrophic coverage with high deductible and allow patients to seek their own care for day to day health care.

Our medical system has created a co-dependent public insurance system that has become so overwhelmingly expensive that it is a burden on the medical system, the government and the tax payer. Preventative medicine needs to have a bigger place in how the public views medicine. Self care needs to play a bigger part in the treatments. If patients are taught to have preventative lifestyles, use the treatments available to them that don't require a doctor visit each time it arises then the system will become more balanced. Naturopathic Physicians teach the patients how to take better care of themselves, their family and how to treat conditions that do not require a visit to the doctors for prescriptions with every incident that occurs.

Naturopathic Physicians are currently at the wrong end of the medical system. Instead of being seen before conditions become chronic, they are utilized after the conditions have become significant and are more difficult to reverse. Although effective in that role, the cost savings would be for the patients to be preventative first and treated second if needed. In today's medical system the treatments are coming first and prevention after. The insurance companies are getting hit twice – when prevention could be the short stop for many patients who would be able to avoid chronic treatment programs and a life time pharmaceuticals if they sought prevention instead of an intervention.