

# Payment for Treatment of Symptoms but not for a Cure: One Patient's Experience

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## Introduction

Patients come to The Center for a cure, not continued treatment of their symptoms with pills. In many cases, a Center patient is cured after suffering a sustained illness for years, only to find that his insurance (or Medicare) will not pay for the cure received. One of the reasons for nonpayment is that The Center provides complementary, orthomolecular, alternative medical approaches. Many of our successful outcomes are due to tests and treatments described by insurance companies as "preventative or experimental." What follows is an example of just one of many stories from our patient co-learners who have faced this problem with third-party payers.

## Case

The patient is a 44-year old female who came to The Center with a four-year history of various complaints. Some of these complaints included chronic fatigue, stomach pains, migraine headaches, insomnia, joint and muscle pain, irritable bowel syndrome, PMS, allergies and an Epstein-Barr virus infection. Due to her continuing medical problems, she was forced to give up her teaching career. She was taking eight different prescription medications for a yearly cost to her insurance company of \$10,579.68. As the following narration from the patient shows, even though she was "cured" of many symptoms at The Center, thereby saving the insurance company over \$10,000 a year, her claim for \$2,296 was denied. The insurance company paid \$293 (10%) of the claim.

What follows is excerpted from what she wrote to the insurance carrier in an effort to have her claim paid:

"The Center is a non-traditional approach to medicine. It is the first place I have found in my extensive search for medical health care that is finding the sources of my medical problems.

The many traditional doctors I encountered over the years only treated my symptoms, not the underlying cause of the problem. Last July I was forced to quit my teaching career of eight years because of my health. Before I came to the center, I was taking two Aquatabs a day and using two inhalers (Astelin and Nasacourt) to relieve my allergy problems and headaches. After finding out what foods I was sensitive to, from the cytotoxic food sensitivity test, and then removing them from my diet, I no longer have to take those three medications for my allergies.

I have been plagued by irritable bowel syndrome and digestive disorders for years. After learning what nutrients I was lacking, then taking supplements to increase their levels, I am able to discontinue taking the Gastrocrom, Cimetidine, Zyrtec, and Prilosec, to relieve my digestive symptoms.

My fatigue and pain have also improved enough that I have discontinued the anti-inflammatory drug Vioxx. I am not at 100% yet, but after four months of treatment at The Center I have made great strides in regaining my health.

Table 1 (p.112) shows a list of medications I was taking in January of 2002. I have included the price of each for a one month supply. Please note the amount the insurance company was paying each month and for a year.

I hope this is enough evidence for you to realize that non-traditional health care is vital and very effective in curing medical problems."

1.The Center for the Improvement of Human Functioning International, Inc., 3100 N. Hillside Ave., Wichita, KS. 67219

Even after this letter and a separate letter from the medical staff at The Center were sent to her insurance provider, her claims were still denied.

It was interesting to note the comments of her regular physician when notified the patient was seeking holistic or non-traditional medical care, specifically at The Center. Contrast her statements of well being to those of her physician. Comments written in the chart included: “since her previous office visit she did make a determination to go to Wichita and see the physician who offered her information regarding alternative therapy. She was actually seen at the ‘Center for the Improvement of Human Functioning International.’ There were a number of laboratory studies that were conducted and various comments that are written on the laboratory studies. Basically, in my opinion, this is a hoax and I believe The Center is dedicated only to emptying your pocketbook and providing little else... She evidently went to Wichita because she was generally feeling weaker and weaker through December.” (This is after months of his treatment with vari-

ous medications!) He further states that her GI status has been one of improvement overall, however. “She doesn’t feel any different in particular. There has been no remarkable change in her overall status.” (The patient was experiencing a tremendous improvement in her condition!) His diagnosis at the time of these comments was “undefined clinical illness, stable.”

He closed his written comments with the following statement: “I did advise her that I had little faith in the information she is being provided but that I did not object overall as long as it did not harm her. This is a bit difficult to define in that I believe that for a patient to believe in this is indeed harmful in and of itself.”

Well, part of his comments was true. Someone was trying to “empty her pocketbook,” but it wasn’t The Center. She still has a few problems with her health, but after four months of treatment at The Center she states “I have made great strides in regaining my health and I hope to overcome my medical problems and become a productive member of society again.” The Center staff has no doubts that she will accomplish this!

Table 1. Monthly and yearly cost of drugs.

|                      | Monthly Cost (\$)  | Monthly Insur. Cost (\$) | Yearly Insur. Cost (\$) |
|----------------------|--------------------|--------------------------|-------------------------|
| Aquatabs D (60/600)  | 35.38              | 28.78                    | 345.41                  |
| Astelin Nasa 137 mcg | 30.62              | 24.50                    | 293.95                  |
| Nasacort AQ 55 mg    | 66.72              | 53.38                    | 640.51                  |
| Gastrocrom 100 5 mL  | 663.54             | 530.83                   | 6,369.98                |
| Cimetidine 800 mg    | 26.78              | 21.42                    | 257.09                  |
| Zyrtec 10 mg         | 63.97              | 51.18                    | 614.11                  |
| Prilosec 20 mg       | 131.46             | 105.17                   | 1,262.02                |
| Vioxx 25 mg          | 82.97              | 66.38                    | 796.51                  |
| <b>Total Cost</b>    | <b>\$ 1,102.04</b> | <b>\$ 881.64</b>         | <b>\$ 10,579.68</b>     |