

Alternative care gaining acceptance

Insurance companies extending coverage for many treatments

By **CHRYSS CADA**
The Coloradoan

Alternative medicine is moving toward the mainstream with the introduction of more inclusive health care coverage.

Treatments considered "out there" just a few years ago are now being brought under the insurance industry's umbrella of coverage.

"When Dr. Shannon started offering acupuncture three years ago there wasn't a single company that even acknowledged it, much less covered it," said Sue Sumpster, office manager for Dr. Scott Shannon. "Now we see a lot of people coming in that have it covered."

Acupuncture was the first "alternative" treatment inserted into insurance policies.

"There's a fair amount of acupuncture being covered now for certain diagnosis," said John Bell of the Front Range Insurance Group. "When a care proves itself over time, insurance companies start to consider it."

Rob Falkenberg is vice presi-

dent of marketing and sales for Sloan's Lake Health Plan, which recently began offering the most inclusive alternative health care policy available to Coloradans.

"There was a tremendous amount of usage of alternative therapies out there," Falkenberg said. "And a very limited amount of coverage for them."

In 1993, there were more alternative care visits than primary care physician visits reported: 425 million versus 388 million, according to figures obtained by Sloan's Lake.

In 1997, the *Journal of the American Medical Association* reported that in one year, alternative care moved from 76th to 3rd

most critical subject of interest in the publication.

"There's a lot of clinical research going on out there studying the effectiveness of these therapies," Falkenberg said. "But scientific support isn't the only thing to support effectiveness."

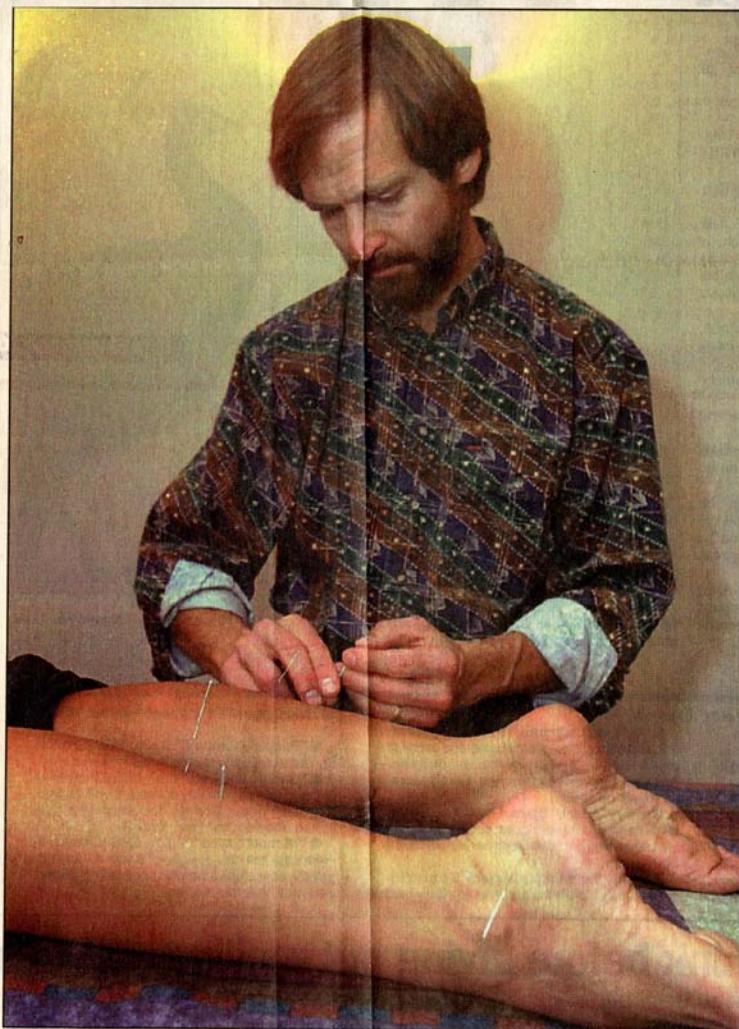
"There is a strong belief that the mind has a major impact on

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V. Richard Haro/The Coloradoan

HERBAL REMEDIES: Susan Mead is a master herbalist. Her services could be covered under a new generation of health insurance policies for alternative medicine.



V. Richard Haro/The Coloradoan

GETTING THE POINT: Dr. Scott Shannon applies acupuncture to a patient in December at his Fort Collins office.

Some insurance companies have extended coverage to acupuncture and other forms of alternative health care.

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the body's recuperative powers." Sloan Lake's alternative care policy covers: acupuncture, ayurvedic medicine, herbology, massage therapy, Chinese medicine, homeopathy, naturopathic medicine and mind/body interventions.

Since introducing the new policy the first of April, Sloan's Lake has had 14,000 people enroll. Those who are already a part of Sloan's Lake Health Plan can add the alternative care coverage for about \$3.50 a month for an individual or about \$10 a month for a family. Those enrolled in the program pay a \$20 co-pay for each visit.

"There's an insurance policy to cover almost everything," Bell said. "The consumer needs to consider if their premium is worth the amount of care they're going to receive."

"It comes down to weighing benefits versus cost."

Definition

Sloan's Lake Health Plan, which recently began offering alternative care coverage, defines the concept this way:

■ Alternative Care is a rich array of techniques, modalities and medical therapies.

■ Much of what is labeled "Alternative Care" comes from other cultures or from ancient healing traditions.

■ Alternative care is founded on the belief that we have the power to influence our healing process.

■ Alternative medicine has undergone a tremendous amount of increased interest and usage in our community and nationally.

■ Alternative care also is referred to as "complementary" or "holistic" medicine.