

STELLAR GOOD NEWS

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Read previous issues of Stellar Good News on the resources page of our website!

The Ten Worst Insurance Companies

According to the American Association for Justice (AAJ).
Read the full report at:
www.justice.org/docs/TenWorstInsuranceCompanies.pdf

1. Allstate: Made deliberate decisions to put profits over policyholders, instructed agents to use hardball "deny, delay, defend" strategies to deny claims at any cost, used deceptive and possibly illegal tactics to deny coverage and drop higher-risk customers. More complaints filed against it than almost all major competitors.
2. Unum: Former employees say they were ordered to deny claims to meet cost-savings goals. A California investigation in 2005 found systematic violations of state regulations, widespread fraud, denial and underpayment of claims using phony reports, misrepresentations and biased investigations.
3. AIG: Former supervisors allege all manner of tricks were used to deny or delay claims. Repeatedly accused of artificially and opportunistically inflating insurance rates, including during times of crises (Hurricane Andrew, 9/11), and implicated with charges of fraud and bond manipulation.
4. State Farm: After Hurricane Katrina, engineers were asked to "re-evaluate" reports that the company didn't agree with. An employee testified that signatures were forged on earthquake waivers after the Northridge earthquake in California. Use of the same "deny, delay, defend" tactics as Allstate. Possible bribery.
5. Conseco: Delays or denies

claims for seniors knowing that if they wait long enough the policyholders will die. Executives faced charges for accounting fraud.

6. Wellpoint/AthemBCBS: Fined for illegally dropping policies for pregnant women and chronically ill patients in California, systematic underpayment, and overcharging. Sent demands to physicians asking them to violate patient confidentiality and report pre-existing conditions not listed on the application.

7. Farmers: Accused of artificially inflating premiums, and sued for failing to pay full value for some homes damaged in the Northridge earthquake in California. Employee reviews and raises based on claim (non) payment goals. Possible bribery.

8. UnitedHealth: Fined for late payment and illegally denying claims. Allegations that patient health is being compromised by low reimbursement rates.

9. Torchmark: Founded as a scam in 1900, according to former CEO. Accused of race, language and age discrimination, overcharging, fraud, misleading and pressuring seniors into purchasing supplemental Medicare policies.

10. Liberty Mutual: Accused of fraudulently submitting fake bids to inflate rates, and tying the "nonrenewing" of policyholders to whether they had other coverage.

Inclusion of DC's in Healthcare Reform?

Ronald E. Edgar, DC.

No doubt that most DC's have been talking and reading about

the alarms being sounded for DC's inclusion in the healthcare reform, thinking of what may become of your practice, how to survive. I hope that you are not just sitting back with a wait and see attitude, but instead taking action for our profession to be included in all forms of healthcare on an even footing with MD's and DO's, to be included without an MD or DO gatekeeper.

There are several insurance companies that require the DC and his patient to go thru a gatekeeper process; I for one will not play their game and will drop out of any plan that requires a gatekeeper, unless DC's are gatekeepers.

When will the DC's come together and unite to fight the discrimination that has and continues to vex our profession? Sticking ones' professional tail between his legs is not for me and I hope you too have a dose of professional pride rise up inside you!

One method to solve our situation is to broaden our education to become more like the DO's. I can remember when the DO's were discriminated against by the MD's just as the DC's are today, the DO's did not just complain but did something about their situation thru education. The DC's can do the same thing that the DO's did when the profession matures enough to stop the infighting that goes on daily, and you know what I am talking about, action is needed now if this profession is to have a meaningful place in healthcare.

DC's should want to practice in hospitals, nursing homes, VA medical centers, home healthcare, public health clinics, Indian health centers and commissioned in the armed forces. All DC's should be able to sleep at night knowing that they will be included in all healthcare reform plans. Because DC's are not included in the above, I ask whose fault is it? My answer is that we are in control of our own profession and to become a major provider in healthcare we should be willing to do the things that are required to accomplish any goal we as a profession set. Action speaks louder than words, so let's get busy and do our very best for our profession and patients, and we can all be winners in the end including ourselves! www.stellarchiro.com website has a lot of FYI to assist you.

The American Association for Justice (AAJ), formerly known as the Association of Trial Lawyers in America has released a report on the Ten Worst Insurance Companies in America, the complete AAJ report, which includes 178 complete references, is available for downloading online at: www.justice.org/docs/TenWorstInsuranceCompan

ies.pdf You need to pass out this information now while congress is in recess ASAP!

Stellar Updates

Some recent changes and updates to Stellar (go to the Help menu in Stellar and click Download Stellar Update for the complete list):

Labels Export

Added new fields, modified so output doesn't contain excess spaces.

Paper Claims

Fixed box 6 being marked Self for Medicare secondary when primary was Spouse.

Special Paper Claims

Can now use L in Submit Now column to print only (and not remove).

Paper Claims

Box 33 no longer prints extra space between the city and zipcode.

Email Newsletter

Get the Stellar newsletter delivered every month to your inbox! We just need to know your email address and which office you're with. It's as easy as sending a message to: support@stellarchiro.com

COUNTERTHINK--THE NEW MR. AMERICA



ACTUAL U.S. FEDERAL SPENDING (2006)
WAR: 22% DISEASE: 23% DEBT: 41%
EVERYTHING ELSE: 14%
SEE WWW.NATURALNEWS.COM