

The Basics: The Promise of Section 2706



And how CoverMyCare.org can help us get there

SECTION 2706 OF THE AFFORDABLE CARE ACT (ACA) was written to correct “imbalances” in the healthcare marketplace. In fact, it is placed in the ACA alongside the provisions that prohibit insurer discrimination *against people with pre-existing conditions*, which is now well accepted across the country.

When it comes to access to licensed holistic and integrative health service providers, however, it is very clear that insurers and their state regulators are **out of synch** and **far behind the public** and the millions of healthcare consumers who each year choose safe and proven healthcare options from licensed providers such as acupuncturists, naturopathic physicians certified professional midwives, massage therapists and often chiropractors.

Because of the long-standing patient preferences for these practices, and their growing acceptance in many areas of healthcare (described below) **Section 2706 directs state regulators to end this discrimination**. Regulators *must* ensure that the public has equal access to *all* licensed healthcare providers and equitable reimbursement for their services.

Despite the historic use of these treatments by millions of Americans (those who can afford to pay for treatments out-of-pocket), the full potential to improve health and to reduce its costs for all is constrained because the insurance marketplace continues to discriminate against providers.

Although Section 2706 went into effect January 1, 2014, the status of discrimination has barely budged, which is precisely why the **Integrative Healthcare Policy Consortium** (IHPC) launched CoverMyCare as a grassroots consumer resource at the end of 2014.

Among its offerings, CoverMyCare.org describes in a series of sketches the growing use of holistic and integrative healthcare practices throughout the country. Many people and health insurance regulators are unaware of this phenomenon and the potential that could be achieved if examples like these were made widely available:

- » **Clinical collaboration** between MDs and naturopathic physicians (NDs)
- » **In pain treatments**: the growing epidemic of opioid addiction can be offset with acupuncture
- » **In U.S. military and veterans’ medicine**: acupuncture, yoga and meditation help alleviate the debilitation of stress for servicemen and women
- » **In cancer therapy**: massage and yoga reduce the often crippling side-effects of chemotherapy
- » **In primary care**: patients of chiropractic and naturopathic medicine often use these professionals as their primary care providers

While these examples cover the years since the new millennium, holistic health providers have served Americans since the 1970’s. Since then, their professional education and credentialing have become well established and recognized by state and federal authorities, as have the beneficial outcomes of their practices. National and multi-state health systems such as the **Cleveland Clinic**, the **Allina Health System**, **U.S. military medicine** and many other health systems are now making these services a staple within their treatment programs.

Despite such advances, however, the status quo remains.

CoverMyCare.org is a destination site for patients and consumers interested in greater access to health choice, and to better outcomes at lower costs. It will be of interest to company health plan managers as well. All can play a major role in advancing the provisions of Section 2706 “*the last mile*” into the office of each state’s insurance commission, and to call for the proper implementation of the law. CoverMyCare can help make this happen with information, social connections and serving as a hub for actions in states around the country where collaborative initiatives are under way.

**For more, visit the web site: www.covermycare.org
or better yet, join us on Facebook: www.facebook.com/covermycare**



CoverMyCare is a project of the **Integrative Healthcare Policy Consortium**, a non-profit organization representing professions, educational institutes and healthcare consumers and wider options that will provide greater health for all Americans.