

Does my insurance cover alternative care methods?

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During this last health insurance open enrollment, I was continually asked about alternative care.

Many of the health insurance plans include alternative care benefits. If you have alternative care coverage, your member materials will indicate plan coverage and benefits. These benefits are usually limited to a number of visits a year or an annual dollar amount. Some plans may allow your naturopath to be billed as your primary care physician.

An alternative care provider is a naturopath, chiropractor, acupuncturist or massage therapist who is professionally licensed by the appropriate governmental agency to diagnose or treat an injury or illness, and who provides services within the scope of that license.

What is a naturopath? The Oregon Association of Naturopathic Physicians helped me with this question.

Naturopathic doctors (NDs) are an excellent choice for your primary care physician. They are trained in both natural and conventional medicine and have a comprehensive scope of practice.

Naturopathic medicine is a distinct method of primary health care that combines centuries-old natural, common-sense therapies with current advances in biomedical and diagnostic sciences covering all aspects of health, from prenatal to geriatric care.

Naturopathic doctors are guided by principals that are based on the premise that healing is intrinsic to the nature of living organisms. The principles:

- Emphasize prevention and self-care as a cornerstone of health;
- Focus on patient-centered care, addressing the determinants of health in treatment plans;
- Prioritize a "therapeutic order" that begins with minimal intervention and proceeds to higher intervention; and
- Address the underlying cause of the condition rather than focus solely on symptomatic treatment.

What is a chiropractor? The National Institutes of Health answered this question for me.

Chiropractic is a health care profession that focuses on the relationship between the body's structure — mainly the spine — and its functioning. Although practitioners may use a variety of treatment approaches, they primarily perform adjustments (manipulations) to the spine or other parts of the body with the goal of correcting alignment problems, alleviating pain, improving function and supporting the body's natural ability to heal itself.

What is an acupuncture? WebMD answered this question.



Acupuncture is a form of Chinese medicine that has been practiced for centuries. It's based on the theory that energy, called chi (say "chee"),

flows through and around your body along pathways called meridians.

Acupuncturists believe that illness occurs when