

# The Secret Insurance Companies Don't Want You To Know

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I have always wondered why insurance companies easily cover drugs and surgery. It would seem logical to me that if the insurance company discovered that there was a successful and medically proven non-drug approach to treating a disease they would love it.

Just think, the insurance company would save lots of money if there was a proven solution to diseases such as diabetes and heart disease.

Then why on earth aren't they interested in doing what is best for the patient, or at least interested in saving money?

If the insurance companies would take the time to study the enormous amount of research on actually fixing folks, I would think they would jump all over it. And I mean actually getting people better instead of pumping them with a truckload of expensive drugs.

As a chiropractor for over 30 years, it never made sense to me that us chiropractors have to fight tooth and nail to get paid for a few chiropractic adjustments while the insurance companies don't blink an eye to paying thousands upon thousands of dollars for, many times, needless back surgeries.

Well you won't believe what I discovered from an article published in the Wall Street Journal.

To my utter surprise and something I was totally unaware, **is the fact that insurance companies make money on the claims they pay out. You can basically compare it to getting a sales commission for keeping people sick.**

Yes, I know that may be a hard pill to swallow (sorry for the pun) but you can read about it yourself and see that what I am sharing with you is correct.

For what it is worth this continual income is the essence of their business. There simply is no incentive or motivation to get to the root cause of health problems.

Let me quote directly from the World Street Journal, **"insurers generally earn a profit by charging a premium on claims they pay", so "they don't necessarily have an incentive to crack down on excess spending".**

So the bottom line is, **insurance companies make money on handling the claims they pay for, sort of like a sales commission, but at your and my expense.**

You deserve better than that.

The only way we will change the face of drug induced medical care is to become super educated on how to fix and solve disease.

### **References:**

Winslow R. Study questions evidence behind heart therapies, Wall Street Journal, DI, Feb. 25, 2009

Winstein, KJ, A simple health-care fix fizzles out, WSJ, 2/11/10, AI, A18

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