How insurance should pay alternative therapy essay example

Business, Company



Alternative medicine is use of any other treatment method apart from the conventional medicine that has been scientifically proved. In most cases, alternative medicine is based on culture, tradition and believes of the people. However, this method of treatment is not legally acceptable in some religions and in some other communities (Raymond, 98). Due to the fact that alternative medicine is not scientifically proved, it is never found in hospitals. In addition, doctors do not recommend this treatment since it is not ethically acceptable in many societies. The fact that alternative treatment is not acceptable has made insurance companies fail to pay the expenses relating to this treatment. This research paper will evaluate whether alternative medicine should be paid by insurance companies.

Alternative medicine can be categorized into complementary medicine. This is the traditional medicine that is used to supplement the scientific medicine. Some scientific medicine is effective when used with alternative medicine (Norma, 154). The alternative medicine therefore is very important in facilitating healing even though the scientific medicine is used.

One of the other advantages of alternative medicine is that the patients are able to treat themselves without the attention of the doctors. Therefore individuals do not have to waste their time going to the doctors now and then.

Alternative medicine is also advantageous in that in that it does not heal only the intended disease only. The alternative medicine heals all the diseases in the body (David, 47). Therefore the health of the people who use alternative medicine improves due to the fact that it is able to heal many diseases in the body.

Alternative medicine has been proved to heal diseases that are hot curable using scientific medicine. It is believed that diseases such as cancer can be healed using alternative medicine. A research carried out has shown that 31 percent of cancer patients use alternative medicine. Therefore patients cannot avoid using alternative medicine since some diseases lack scientific medicine.

Some countries have found out that alternative medicine is very important and this has made the medicine legal. In this regard, doctors in these countries have started to recommend alternative medicine to some patients (David, 54). Even though it is difficult to prove the efficiency of the alternative medicine scientifically, the fact that it has been found to heal many people shows that it is efficient. Therefore alternative medicine should be accepted by the society so that it becomes beneficial to a larger percentage of the people.

The use of alternative medicine has been observed to improve the nutrition of individuals and the preventive ability of the bodies of the individuals. These advantages justify that acceptance of the alternative medicine. The researchers have failed to prove the efficiency of the alternative medicine due to lack of knowledge to carry out research. In addition, there has been a shortage of funds to carry out research about alternative medicine. Since there are not disadvantages associated with the use of alternative medicine, the society should allow the use of the alternative medicine.

It is due to professional ethics that insurance companies do not issue payments on alternative therapy. However, it would be very advantageous to the people is alternative medicine is accepted in the society since it has been proved to be advantageous. If it is ethically accepted, the insured will benefit a lot of benefits to the insured. The government can facilitate this by legalizing the use of alternative therapy as many countries have already done so. in addition, the doctors should be allowed to recommend alternative medication due to its advantage. By this, the insurance companies will be able to pay insurance claims relating to alternative medication. Generally, payment of insurance claims relating to alternative medicine is acceptable due to the many advantages associated with alternative medicine (David, 98). However, doctors should first give recommendation on the advantage of the alternative medicine to the client to enable payment of the insurance claim by insurance companies.

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