The role of the health insurance industry in perpetuating suboptimal pain management.

Schatman, Michael E

**Abstract:** Pain management in the United States is not expected to function according to a system of medical ethics. Rather, they are permitted to function under the business "ethical" of cost-containment and profitability. Despite calls for balancing the disparate agendas of stakeholders in pain management in a pluralistic system, the health insurance industry has continued to fail to take the needs of suffering chronic pain patients into consideration in developing and enacting their policies that ultimately dictate the quality and quantity of pain management services available to enrollees. This essay examined self-serving strategies, which include failure to reimburse services and certain medications irrespective of their evidence-bases for clinical efficacy and cost-efficiency; "carving out" specific services from interdisciplinary treatment programs; and delaying and/or interrupting the provision of medically necessary treatment. Blatant and more subtle strategies utilized by insurers to achieve these ethically questionable goals are examined. Additionally, this essay addressed some of the insurance industry's efforts to delegitimize chronic pain and its treatment as a whole. CONCLUSION: The author concludes that the outlook for chronic pain sufferers is not particularly bright, until such time that a not-for-profit single-payer system replaces the current treatment/reimbursement paradigm.
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