

Click & Submit

Cigna Health Insurance, one of the country's largest insurers, has an efficient system to process claims quickly and easily: they just ask their medical reviewers to outright reject most claims.

This streamlined system allows a doctor to review the claim and reject it without even opening the file. In the 6 ½ minutes it took me to read the investigative report in **ProPublica**, 472 people had claims rejected by Cigna Health Insurance.

In most states, the law mandates that a doctor must review all medical claims submitted to insurance. Medical directors are expected to read the patient's file, familiarize themselves with that person's coverage, and determine if the claim is covered and to what extent.

This work is now done by an algorithm which looks for mismatches between codes and tests ordered and outright rejects them. Those rejections get sent to the medical director who can batch sign them. It takes the doctor 10 seconds to reject 50 claims.

This system has been in place for over 10 years and other insurance companies use a similar system.

The only way to get your legitimate claim reviewed is to file an appeal. The process is time consuming, requires that the insured make calls, wait on hold for long periods of time, re-submit paperwork and hope for the best.

With private, for-profit insurance companies ruling the healthcare industry, you need to buy insurance but the corporation you buy the insurance from is not regulated to assure that they will provide you any coverage. They can just take your money, promising healthcare coverage, but then refuse to pay what they said they'd cover. It's legal fraud and theft.

- **Lisa Argento Martell**



"We literally click and submit,"

one former Cigna doctor said. "It takes all of 10 seconds to do 50 at a time." Cigna administers health care for 18 million people. Over a period of two months last year, Cigna doctors denied over 300,000 requests for payments spending an average of 1.2 seconds on each case.

Stealing Food = Punishable by Death?

The big thieves put the little thieves in jail, unless the big thieves hired an armed guard to shoot the little ones.

On April 27th, around 6:30p.m., Banko Brown keeled over dead from a shot in the belly by an armed and angry guard at Walgreens drugs in downtown San Francisco. Hidden in the folds of his jacket, ripped off minutes earlier, by the guard, were three small packages of snacks. Banko was homeless and hungry in the only industrialized country where stealing food is punishable by death. Walgreens said it was sick and tired of pilfering and needed confrontational armed guards to stop this trend.

This is the same company that was indicted and fined for actively participating in the opioid deaths of thousands of people; the same company, using unfair business practices, that put most neighborhood drug stores out of business; the same company that raised prices on every item in the store by 300% or more after promising a consolidation of drug stores would lower prices; the same company that froze wages, cut pensions and fought unions, constantly charged consumers higher than the listed price when they checked out; the same company that put human health issues on the back burner, in favor of corporate profits. Who was robbing whom?

Why shoplift?

Small stores once dotted the neighborhoods. They were staffed by members of the local community. People could buy food at a reasonable price. The clerk gathered the food, bagged it and carried it out for you. If there was a gap between pay checks or a temporary setback, the storekeeper extended credit, without charging interest. With the advent of mega stores, food was removed from association with community and dropped into the commodity category. Bigger stores put the neighborhood stores out of business, offering lower prices and greater variety until, the competition shrunk down to a few major companies, prices began to rise exponentially. Price fixing became easy.

Super markets offered fewer and fewer choices at higher and higher costs. Contact between employees and customers was minimized. We went from the experience of meaningful contact with another human being to competing for shorter stays in lines. Consumers were forced to gather their own groceries, wandering through a maze of aisles, and check and carry them out; everything but stocking the shelves.

At the same time the labor force was shrinking and being paid less for the similar amount of work they did 30 years ago. The next attack involved the use of tech to take away the jobs held by less skilled people like clerical, manual labor and driving, leaving basically nail salons, window washing and begging as viable alternatives. This wasn't enough: they took away the ability of poor people to even make a dishonest dollar by legalizing prostitution, gambling and drugs and beefing up the police force to go after the "once again" law breakers. The rallying cry of the corporations, "supply and demand is how prices are determined", defied the reality of less money chasing more goods. You cannot simultaneously raise prices while lowering salaries and expect a good outcome.

Is the expectation that people will starve to death silently?

"The chickens are coming home to roost."

- **MuirWalker**

Pssst: VACCINES DO NOT CAUSE AUTISM

A common aphorism posits that it requires an order of magnitude more energy to refute misinformation than it does to propagate it. I'll do my best though: Vaccines do not cause autism.

I can say this with the same certainty that I say the Earth is round or that the sun will rise tomorrow, not because I've done my research (which I have), and not because I'm inclined to trust overwhelming scientific consensus (which I am), but because the entire suggestion and very foundation of the falsehood is so deeply rooted in intentionally fraudulent and categorical malarkey as to beggar all notion of rational thought. It's not that vaccines are some infallible arbiter of health and well-being: as we've maintained through the entire COVID vaccine debate, some people are affected negatively by vaccinations – which is part of the reason the rest of us should go ahead and get them. In fact, the supposed link between vaccines and autism has nothing to do with the many sometimes legitimate concerns expressed by those who are skeptical of vaccination, because unlike many of those misguided notions, the autism connection was not ever even proposed in good faith.

It started in February of 1998 when then-doctor Andrew Wakefield managed to publish a paper titled "Ileal-lymphoid-nodular hyperplasia, non-specific colitis, and pervasive developmental disorder in children." Feel free to look it up online, where it's readily available and clearly marked as "retracted", and each of the paper's authors besides Wakefield have washed their hands of the whole debacle. It's beyond the scope of this article to thoroughly take apart Wakefield's nonsense,

but the fraud committed by Wakefield in both his paper and the studies it was purportedly based on was enough to not only discredit the notions he proffered there, but the entirety of his career: the paper cost him his medical license. There are plenty of practicing physicians with unusual, atypical, or alternative approaches to certain aspects of medicine: belief, doubt, or skepticism is not enough to get your license taken away. Deliberate fabrication and academic dishonesty, however, is another kettle of fish.

To begin with, the now-retracted paper was based on a case study of twelve children. A case study, for those who are as ignorant as I was about that term five minutes ago, is not a rigorous laboratory trial and is often little more than the medical equivalent of hearsay. They are usually based on constructed narratives regarding a particular patient or group of patient's medical history, and while a case study can certainly lead to more rigorous investigation, in the case of Wakefield's paper, none of his claims have been replicated by any other autism researchers, and in fact, he was unable to replicate them himself. For comparison, a study in Denmark looked at over 600,000 children over twelve years, from 1999 to 2010, and found nothing remotely connecting autism and the MMR vaccine. Wakefield was supposedly suspicious of. Furthermore, when the families of the twelve children in Wakefield's study were interviewed, it was found that not one of them was accurately represented by Wakefield's paper, and not a single case was free of "misreporting or alteration".

In other words, he lied.

The most damning evidence that Wakefield's fraud was fully and completely intentional was the fact that he wasn't even anti-vaccine himself: in fact, he was encouraging that parents give their kids three separate vaccines for measles, mumps, and rubella, instead of the single-shot MMR vaccine they would normally receive. As it happens, Wakefield was filing patents for individual vaccines right around the same time he was publishing his paper. He wasn't worried about children getting too many shots, or what those shots might do to them. He was trying to make a quick buck scaring people. That people with legitimate concerns about vaccination would end up lionizing a man who was aiming to exploit them, borders on a level of absurdity well beyond the recommended dosage.

- **Galen Latsko**

