

# FROM THE EXPERTS

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## Surgery & Insurance

by Dr. Andrew T. Brady



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A common question people ask when visiting the doctor is, “Does my insurance cover that?”

Although this question is important, insurance coverage is one of the last questions on my mind when making healthcare decisions, and this is why:

During my first year in practice, a gentleman, let’s just call him “Jon,” came in to see me. He was experiencing severe neck pain and had pain going down his arm.

After evaluating Jon, we determined I would be able to help him, but it was going to take roughly 20 treatments

over a period of three months to fix the cause of the problem. We also learned his insurance was only going to cover 12 treatments, and any additional treatments would be an out-of-pocket expense.

A few weeks prior, he had visited a spine surgeon who told him he could cut the disc out that was causing his problems, and fuse two bones together, which would, according to the surgeon, take away the pain. Jon’s insurance would cover the cost of the spinal fusion procedure.

Jon opted for the surgery for financial reasons, and I didn’t hear from him until a few months later when he made an appointment with me.

When he came in, he told me that the surgery was a huge failure and that not only did it do nothing for his pain, but he now had a gruesome scar on his neck that he was self-conscious about and, even worse, his arm was partially paralyzed. Jon became addicted to the pain medication that he was prescribed and was very depressed. It was a long journey, but Jon eventually got better with spinal adjustments and is now mostly pain free and functional.

Unfortunately, cases like Jon’s are way too common. According to an article published in the journal Spine, 74% of spine surgeries are considered failures. Only 26% of people who opt for surgery return to work after two years, and there is a 41% increase in the use of addictive pain killers.

Failed back surgery is so common that there is now a diagnosis code for it.

Who cares if insurance pays for a \$100,000 procedure if it fails most of the time and can leave you disabled and unable to work?

A better question to ask when making healthcare decisions is, “What is the safest and most effective treatment for my problem?”

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