

**Hallmark Wellness Group**  
**Ounce of Prevention Wellness Center**  
**Hallmark Wellness Outreach**  
**Hallmark College**  
**Alternative Medical Consulting Group**

State of Louisiana Insurance Commissioner  
Mr. Jim Brown  
Diane Shilling, Denise Cassano and other staff

August 9, 2002

Thank you for this opportunity to introduce myself and explain how I can help you develop the wellness protocol for your state's insurance program. First, I want to commend you for taking steps to provide the people of the State of Louisiana an informed choice in their health care. I'm excited at the prospect of being a part of this history-making project. I feel that my contribution to this endeavor will ensure that, when the project is finished, the citizens of your state will have the insurance package they want and need.

**Identifying The Market**

I see three groups of people that will benefit from an appropriate wellness package. I call these three groups the "uninsured by choice", the "uninsured by chance" and the "misinsured". It has been reported in recent years that a large percentage of Americans are uninsured and, therefore, are not receiving the health care they need. Although many who have no health insurance coverage are unable to acquire it for various reasons such as finances, medical history and so forth, yet, a great many Americans are making a conscious decision not to carry health insurance because it doesn't cover the services they want.

**Uninsured -- By Choice**

Many people remain uninsured -- by choice. Since they prefer alternative care for day-to-day health needs (preventive measures and keeping healthy) they feel that it is not cost-effective to pay high insurance premiums just in case of possible catastrophic or long-term needs in the future. So many people feel this way that in 1997 one survey said that over \$27 billion was paid, out of pocket, for alternative goods and services in the preceding year. It was also reported around the same time that over 90% of consumers choosing alternative care had a greater-than-high school education. These surveys indicate that many well-educated people are remaining uninsured by choice. But the problem arises that, when the "uninsured by choice" need emergency room care or other allopathic services that aren't provided by alternative practitioners, many times the cost of these services must be paid for by a state agency or absorbed by other insurance policy holders; or that care must be denied them.

The lack of access to alternative health care through their insurance package prevents many of the "uninsured by choice" from getting the allopathic care they might need. Rather than be forced into a system where they have no choice, they elect to remain uninsured – to deal with their own health or rely on practitioners whom they must pay out of their pocket.

### **Uninsured -- By Chance**

Since a great portion of working people obtain their insurance coverage as part of their benefits package at work, typically, people who are considered “uninsured” are welfare recipients, the unemployed, migrant workers and other displaced persons. I believe a well-thought-out wellness insurance plan can benefit this group as well, and, by doing so, take some of the burden of paying for higher-cost procedures off of emergency services and state agencies. In many cases, lower-priced alternative nutrition or broad-spectrum biochemical methodology is all that is needed to alleviate or remedy situations such as malnutrition, exposure or other instances of neglect that occur in this group. And, adding alternative methods (with its emphasis on balancing and feeding the body) to existing allopathic therapy can make things go more smoothly for the patient and render the therapy more effective and, many times, of shorter duration.

### **Mis-Insured**

Other people who stand to benefit from wellness protocol are the “mis-insured”. These people have health insurance (maybe provided for them by their employer) but rarely or never use that insurance coverage because it doesn’t pay for the type of care they want or it gives them no choice in which professional they can visit. “Mis-insured” people are looking for either total alternative care or some form of complementary services in conjunction with their conventional medical services. In other words, for day-to-day sniffles, scrapes and bruises, they prefer alternative care, but would like to have access to allopathic care also. Being forced to pay for insurance coverage that they never or rarely use and being unable to change the situation, they become disgruntled. They begin to begrudge their insurance company (or their employer) the cost of the premium because, for the most part, they feel that money is stolen from them without a voice as to how it is used. After paying large insurance premiums, many people pay again, out of pocket, for the care they really want – alternative care. The situation has a tendency to damage the reputation of, both, the insurance industry and the medical profession alike.

### **Finding A Solution**

I feel that the people of the State of Louisiana who fall into the groups identified as “uninsured by choice” and “misinsured” want to be able to choose between conventional allopathic care, pure alternative care and a mixture of the two, complementary care. Up to now, the public has not been satisfied with a medical doctor that lets his patients take vitamins. If they were, there would be no problem to solve. It will take a more comprehensive plan to remedy this situation.

The solution I can offer you will not only satisfy the wants and needs of the target market, but can be made to fit comfortably within the existing structure of Louisiana laws and regulations while utilizing the established work force of the state. My solution has the following features that I feel must be included in any wellness protocol if it is to be workable.

- The methodology can be used as both alternative and complementary services. It is alternative in that, the services included in it can be implemented by an alternative practitioner working alone (naturopath, homeopath, etc.) and provide that practitioner the means to evaluate and monitor the patient, as well as to make medical and health conclusions for that patient. It is complementary in that it can be included as a complement to existing allopathic methodology and can add to that doctor’s overall knowledge of the patient and their care.
- The methodology can provide uniformity of services and consistency of care, and, so, can be easily introduced into existing plans and computer databases.
- The skills and expertise can be easily learned that is needed to implement the methodology in an office environment. The methodology that is required to provide this wellness protocol in offices and clinics is learned through a state licensed vocational college in Oklahoma through the distance learning method or, in the near future, through

attending classes at a school in Georgia (Atlanta area school in the process of developing) or in Louisiana (Monroe area school is in the planning stage).

- It can provide a means by which any alternative professional can become a provider in the state wellness program either by establishing a CLIA certified (waived) laboratory in his office, by outsourcing the testing to a lab in the area that offers this type of evaluation or by sending specimens to a laboratory outside the area. In turn he can choose to develop the resulting Health Improvement Program in his office if he has the expertise to do so or contract with other professionals or with the central clinic in Oklahoma to render opinion for him. Using outside experts will give the practitioner time to become accustomed to the methodology and develop expertise in interpreting the laboratory variables. These built-in buffers will make it possible for any alternative practitioner who wants to participate in the insurance program to do so – and, instead of threatening his livelihood, will provide him an opportunity to upgrade his services.
- The methodology is compliant with all state and federal regulations. Typically, alternative methods offer no uniform standards and the practitioners who employ them tend to disregard rules and regulations. The methodology presented herein complies fully with all pertinent rules and regulations.
- It can easily be made to fit comfortably within existing Louisiana laws and regulations so no legislative action should be necessary – causing no need to become entangled in legal or legislative battles. Alternative schools of philosophy have a history of fighting among themselves as well as fighting in the legislature with allopathic medical boards. Implementing this method, I believe, will side step any hot issues and keep a legislative argument from flaring up that might hinder the progress of the project.

### **What I Offer**

I have developed over the last twenty years and have at my disposal a totally compliant, legal, laboratory methodology that can be quickly and easily implemented by any alternative or allopathic professional that renders consistent information about a patient's general health status to gauge and monitor the therapy of any alternative practitioner and add valuable biochemical insights that will complement the therapy of any allopathic practitioner. I believe that this methodology can be easily moved into an insurance system with minimal disruptions and adjustments. I believe that implementing my plan will 1). Give the people of Louisiana the wellness options they want, 2). Ensure that alternative practitioners have a place in the medical community and the insurance industry and, therefore, 3). Provide all facets of the medical system of the state a way to work in harmony, which will possibly prevent many future legal and legislative battles in the state.

### **My Plan**

My plan is very simple. With my help and careful planning your office should be able to implement it with very little disruption in the existing infrastructure of the state. The plan is this:

1. Write the new wellness protocol around the methodology I have developed that satisfies all of the requirements listed above.
2. Poll the State of Louisiana to find prospective providers in the alternative and the allopathic system who are already doing business as health care practitioners in the state in order to offer them inclusion in the program.
3. Give them the following options according to their own expertise or comfort level:
  - a. Establish a laboratory to implement the wellness protocol according to the new state package. This methodology can, then, be 1). Used in-house for their own patients, or 2). Offered in an independent laboratory to wellness providers who would rather use outside facilities for their laboratory evaluation.

- b. Interpret the laboratory results and provide health improvement programs 1). According to their own expertise, 2). By using experts in other offices in the state, or 3). Through the central clinic in Oklahoma.
- c. Outsource the laboratory procedure, interpretation and health improvement programs to the central clinic in Oklahoma. (This worse case scenario option will ensure that everyone who wishes to, can participate in the program.)

I have included a patient report and chart in this package to give you an idea of what is available to any alternative practitioner who wishes to utilize this methodology when the new program is put into place. A practitioner can fall back on c., above, until he can complete his training and get his laboratory in place. Then, as his expertise increases and his comfort level rises, the central clinic will do less of his work and he will do more. The cost of training and setup to implement these services should be within reach of any practitioner who wishes to be included in insurance programs in Louisiana. It is taught, at this point, through a state licensed vocational college in Oklahoma offering distance-learning courses. A college is being set up in the State of Georgia to teach these methods in a campus setting. And, we have interest in the Monroe area of the State of Louisiana to develop a school there that can teach these methods.

Thank you for allowing me this opportunity. In lieu of a lengthy explanation of my credentials, expertise and experience, I have enclosed an informal biography as well as a portion of the introduction to the new textbook I am writing. If there are other questions I can answer, or documents you want to see, please feel free to contact me at my office.

I find it very refreshing that any state official sees the needs and wants of that state's citizens and chooses to carefully evaluate the situation in order to form a comprehensive plan to fill those needs and wants. I look forward to working with you.

Sincerely,

Danna Hallmark, CEO  
Hallmark Wellness Group