As the expenses for healthcare continue to rise, it is important to understand all of the different health program options. Companies and human resource professionals should choose the best and most cost-effective healthcare benefits to manage employee and retiree coverage.

Benefit plan members with chiropractic coverage return to work faster, had lower claim costs and experienced fewer follow ups compared to plan members without chiropractic benefits, according to the American Medical Association. Also, health plan members with chiropractic insurance coverage compared with those without coverage had lower annual total health expenditures.

Chiropractic care shows more improvement on short-term and long-term recovery over or accompanied with traditional medical care. There is also evidence that shows combined intervention of adjustment, stabilization exercise and physician consultation is more effective than consultations alone.¹

Chiropractic care is increasingly becoming a popular and influential treatment in primary healthcare, and it is beneficial to choose health insurance plans that include chiropractic.

**Benefits of Chiropractic Coverage in Health Plans**

Healthcare plans reduce per member per year through chiropractic coverage $1,463 vs. $1,671²

According to the AMA study, health plan members with chiropractic insurance coverage compared with those without coverage had lower annual total health expenditures.

Chiropractic care outperforms drug treatment and there are more notable improvements with chiropractic care at 3 and 6 months.³

A study found that chiropractic has more effectiveness with returning injured workers back to
work quicker and with a lower cost than other forms of care.

There was a 2 to 1 advantage of injured workers who received chiropractic care over medical care.

Another study found that costs for cases associated with chiropractic care increased 12% between 1986 and 1989 vs. a 71% increase with the cost of cases associated with medical doctors.\(^4\)

Provides higher levels of patient satisfaction.\(^5\)

Back pain is the second leading cause for visits to a physician in the U.S. and 80% of people will undergo back pain at some point in their life and that 43% of patients seen by chiropractor went for low back pain treatment.\(^6\)

Improves and relieves acute low back pain by 94% in 14 days vs. 25% with conventional care.\(^7\)

Results of a study shows that chiropractic was effective for treatment of headaches. When compared with the drug amitriptyline for headache treatment, both had similar short-term results, but 82% of the patients had an adverse reaction with the drug.\(^8\)

Today almost all insurance policies include coverage of chiropractic care and according to some reports, as many as 87% of Americans workers with insurance have health care plans that includes chiropractic coverage.\(^9\)

\(^1\) The Foundation Chiropractic Progress
\(^2\) Comparative Analysis of Individuals With and Without Chiropractic Coverage /Patient Characteristics, Utilization, and Costs Antonio P. Legorreta, MD, MPH; R. Douglas Metz, DC; Craig F. Nelson, DC, MS; Saurabh Ray, PhD; Helen Oster Chernicoff, MD, MSHS; Nicholas A. DiNubile, MD AMA Archives Intern Med. 2004;164:1985-1992.
3 Foundation for Chiropractic Progress
4 A July 21, 2000 report release by the Journal of the American Chiropractic Association
5 The chiropractic patient in rural, health professional shortage areas of the United States: an exploratory Analysis, Foundation for Chiropractic Education and Research, December 1994
7 Foundation for Chiropractic Progress
8 A July 21, 2000 report release by the Journal of the American Chiropractic Association
9 American Chiropractic Association