

## **Were your claims denied because your medical plan does not allow Doctors of Chiropractic to perform spinal manipulation?**

### **This is information you should know.**

**If your insurance claims were denied because your insurance company does not allow Doctors of Chiropractic (DCs) to perform spinal manipulation, you should check your benefits booklet (usually provided to you by your employer) to see if it states that a chiropractic benefit is included in your plan.**

If you do have a chiropractic benefit, you should consider contacting your employer's Human Resources department and making them aware that your insurance company does not allow DCs to perform spinal manipulation, even though your benefits booklet states that a chiropractic benefit is available. Although they most likely are not able to make plan changes in the middle of the year, this is something your Human Resources department may take into consideration when they negotiate benefits for the upcoming year.

Here is a statement that could be used to begin your conversation with Human Resources: "Our medical plan covers chiropractic manipulation, as noted in the benefits booklet. However, the chiropractic manipulation services performed by my doctor of chiropractic were denied by our insurance company. I have learned that there are very few providers other than chiropractors that will (are appropriately trained and able to) perform chiropractic manipulation. This makes it extremely difficult, if not impossible, for me and other employees to use the chiropractic benefit."

You should provide Human Resources with additional details about your experience in order for them to better understand the issue. For instance:

- Did you and/or the doctor's office contact the insurance company before your visit and were you told that chiropractic manipulation would be covered?
- How much will you have to pay out of pocket because the claims were denied?
- Were you forced to discontinue your chiropractic care because you now have to pay for the chiropractic care on your own?

The following points may also be helpful in persuading Human Resources to change the benefit:

- DCs are specifically and uniquely qualified to diagnose and treat problems of the musculoskeletal system.
- Spinal manipulation is performed 94% of the time by DCs.
- The policy of excluding DCs from administering spinal manipulation forces employees to pay out-of-pocket because patients cannot normally locate a qualified provider who is not a DC to provide this benefit. This renders the benefit being paid for by the employer of no use to the employee.

By bringing this issue to the attention of Human Resources, they may find that other employees are having the same difficulties, which could factor into the decision-making process when they renew medical benefits.

Lastly, if you have a private policy that is not through an employer, or if you have gone to your employer and not been successful in finding a way to see your DC, please contact the American Chiropractic Association. We would be happy to assist you. Our contact information is:

**American Chiropractic Association, Attn: Insurance Relations, 1701 Clarendon Blvd., Arlington, VA 22209. You can also call (800) 986-4636 or (703) 812-0225, or email [Insinfo@acatoday.org](mailto:Insinfo@acatoday.org).**