

How Chiropractic Helps the Insurance Industry

REPORT SUGGESTS COVERING CHIROPRACTIC CARE OF NECK AND LOW BACK PAIN INCREASES VALUE-FOR-DOLLAR OF HEALTH BENEFIT PLANS.

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Insurance companies and others hesitant to expand coverage of chiropractic care should review a copy of [a report commissioned by the Foundation for Chiropractic Progress](#) and prepared by Mercer Health and Benefits, a San Francisco-based human resources and financial advisor. The report, "Do Chiropractic Physician Services for Treatment of Low Back and Neck Pain Improve the Value of Health Benefit Plans?" concludes that chiropractic care "is likely to achieve equal or better health outcomes at a cost that compares very favorably to most therapies that are routinely covered in U.S. health benefit plans" and that covering chiropractic services for neck and low back pain "will likely increase value-for-dollar by improving clinical outcomes and either reducing total spending (neck pain) or increasing total spending (low back pain) by a smaller percentage than clinical outcomes improve."

Study Parameters

Niteesh Choudhry, MD, PhD, assistant professor at Harvard Medical School, and Arnold Milstein, MD, MPH, chief physician at Mercer Health and Benefits, evaluated the peer-reviewed literature and constructed an economic model to estimate the likely impact of expanding chiropractic coverage for neck and low back pain within U.S. health plans, including the relative cost-effectiveness of coverage of chiropractic physician services compared to coverage only for medical physician services (medical doctors, osteopathic doctors, physical therapists and others).

Dividing differences in total costs of care per episode of care between chiropractic and other care modalities by differences in their effectiveness provided the authors with estimates of effectiveness measured in dollars per quality-adjusted life years (QALY) units. According to the report, estimates based on dollars per QALY units "are a common currency for assessing the value of health care interventions and thus facilitate the comparison of chiropractic care for spinal disorders with other treatments for these conditions as well as unrelated disorders."

To calculate unit prices payable by U.S. insurers for the coverage of low back and neck pain care, the authors pulled billing data from Mercer HealthOnline, which houses data for more than 80 large employer-sponsored health plans covering nearly 3 million members. Of note, prescription drug expenditures were *not* included in the analysis; inclusion of said expenditures presumably would have increased non-chiropractic costs of care significantly.

Take-Home Points

- Chiropractic care is widely used, with almost half of all patients with persistent back pain seeking this form of treatment.
- "Chiropractic care is *more effective* than other modalities for treating low back and neck pain."
- Chiropractic care for the treatment of low back and neck pain "is *highly* cost-effective, represents a good value in comparison to medical physician care and to widely accepted cost-effectiveness thresholds."

- "Insurance coverage for chiropractic physician care ... is likely to drive improved cost-effectiveness of U.S. care."
- These findings "support the value of health insurance coverage of chiropractic care for low back and neck pain at average fees currently payable by U.S. commercial insurers."

To download a complete copy of the Choudhry and Milstein report, visit www.f4cp.com/MercerReport.htm. To review other recent study findings suggesting the cost-effectiveness and clinical value of chiropractic care, read "The Research You've Been Waiting for?" ([Aug. 26 issue](#)) and "Cost-Effective Care: The Evidence Mounts" ([Sept. 9 issue](#)).

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