

# A Chiropractic Manual to Educate Insurance Companies

FOURTEEN STATE ASSOCIATIONS ADOPT MANUAL

Editorial Staff

The lack of understanding in the insurance industry about what DCs do is a problem that continues to have many negative repercussions for the chiropractic profession.

Several years ago, the Ohio State Chiropractic Association (OSCA) determined that there must be a better means to communicate with the insurance industry about chiropractic. It was clear that claims analysts did not have a thorough understanding of chiropractic, thus making appropriate review of chiropractic claims difficult if not impossible. In an effort to resolve this problem, the OSCA developed the Chiropractic Manual for Insurance Claims Personnel (now in its second edition).

This document was produced to serve as a concise explanation of the chiropractic profession and practice. The manual, although targeting the insurance industry, has much broader application. With the chiropractic profession hungry for ways to educate insurance companies, attorneys, legislators, various health care providers, industry leaders, and other policy makers about chiropractic, it comes as no surprise that 14 state associations representing 25 percent of the profession have already adopted the manual as an educational tool:

Alabama State Chiropractic Association

Arkansas Chiropractic Association

Indiana State Chiropractic Association

Kansas Chiropractic Association

Chiropractic Association of Louisiana

Maryland Chiropractic Association

Massachusetts Chiropractic Society

Mississippi Associated Chiropractors

Missouri State Chiropractic Association

Nebraska Chiropractic Physicians Association

North Dakota Chiropractic Association

Ohio State Chiropractic Association

Pennsylvania Chiropractic Society

South Dakota Chiropractic Association

The insurance industry has begun to take note of the Chiropractic Manual. Recent manual excerpts were quoted by State Auto Insurance in their newsletter concerning chiropractic coverage.

Mr. Bob Zirker, an insurance broker who specializes in health insurance products, had this to say about the manual: "The Chiropractic Manual brought out into the open some of the 'mysteries' that sometimes surround the chiropractic profession. This kind of information has to go a long way toward helping the insurance industry reach a better understanding of the chiropractic profession."

Mr. Steve Dickson, counsel for the Kansas Chiropractic Association, stated, "The Chiropractic Manual definitely fills a void. It will certainly help educate the legal, insurance, and political communities on chiropractic."

Dr. Ron Sheppard, 2nd vice president of the Indiana State Chiropractic Association added, "The manual is a tremendous educational tool for both the profession as well as the insurance industry."

The manual is even being used by Logan College of Chiropractic as a text. Dr. Allen Parry, director of post graduate education at Logan notes, "The manual is an excellent text for our postgraduate claims review course. There is nothing like it in the nation."

On a recent trip to Washington D.C., representatives of the Ohio State Chiropractic Association presented U.S. Representative Bob McEwen (R-OH) with a copy of the manual. The congressman and his staff reportedly use the manual frequently. Congressman McEwen added, "With The Chiropractic Manual, my legislative staff is much more knowledgeable with regard to chiropractic language. It's an excellent training tool. I recommend it for anyone involved in chiropractic issues."

The manual has also been well received on the state level. Ohio House Representative Mike Fox said, "As a state representative, I found the Chiropractic Manual invaluable to me in my work on the House Insurance Committee."

Rick McMichael, D.C., who worked on the manual's development states: "It is important to point out that the practice guidelines in the manual do not attempt to limit care or extend care but rather they offer a way to manage care more appropriately by giving claims analysts an idea of when it is reasonable to review a claim more closely. Analysts review our claims differently when they better understand what we do. In addition, the analysts we have worked with tell us they appreciate having some general guidelines to assist them in their review process."

The Chiropractic Manual includes the following topics:

- guidelines for effective documentation, insurance reporting, examination and treatment
- chiropractic education and licensure
- chiropractic scope of practice and common office procedures

- current studies and charted statistics of the cost effectiveness of chiropractic care
- position statements on the Wilk et al. decision; freedom of choice in health care; cost containment; diagnostic x-ray and necessity of care/clinical need
- levels of care (active and preventative/maintenance)
- the vertebral subluxation complex/segmental dysfunction
- glossary of terms
- references

In this era of accountability, it is important to have a document that can effectively communicate chiropractic care to those who make decisions that influence the future of our profession.

For more information on the Chiropractic Manual please contact:

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