Comparative Analysis of Individuals With and Without Chiropractic Coverage: Patient Characteristics, Utilization, and Costs


This new study, published in October 2004, from the American Specialty Health Plans of San Diego is the largest study yet of how chiropractic care affects cost and outcome. The company compared four years of back pain claims from two groups: 700,000 health plan members with chiropractic care coverage and 1 million members with the same health plan without chiropractic care coverage.

Final analysis revealed lower total costs to the health plan for the study group that had access to chiropractic benefits. Members with chiropractic insurance coverage, compared with those without coverage, had lower annual total health care expenditures. Having chiropractic coverage was associated with a 1.6% decrease in total annual health care costs at the health plan level. Back pain patients with chiropractic coverage, compared with those without coverage, had lower utilization of x-ray services, low back surgery, hospitalizations, and less magnetic resonance imaging. Patients with chiropractic coverage, compared with those without coverage, also had lower average back pain episode-related costs.

Back pain accounts for more than $100 billion in annual US health care costs and is the second leading cause of physician visits and hospitalizations. This study shows that access to managed chiropractic care may reduce overall health care expenditures through several effects, including (1) positive risk selection; (2) substitution of chiropractic for traditional medical care, particularly for spine conditions; (3) more conservative, less invasive treatment profiles; and (4) lower health service costs associated with managed chiropractic care. Systematic access to managed chiropractic care not only may prove to be clinically beneficial but also may reduce overall health care costs.