

# How Insurance Models Impact Care

## Payment models shouldn't limit your treatment.

**The Impact of Insurance Payment Models** - Many insurance plans use fixed payment models, like per-diem, bundled, or global rate systems, for chiropractic care. In these models, a set amount is paid per visit regardless of the actual care required. Although this approach helps insurers manage costs, it can also limit the level of care you receive. Your provider might need to spread treatments over multiple visits, leading to increased copays, potential visit limits, and extended recovery times.

## How This Impacts You



### Restricted Treatment in Each Visit

Fixed-rate models can limit the amount of care provided per visit, potentially slowing your progress.



### More Appointments Required

Splitting treatments over multiple visits can mean higher copays and total costs, consuming more of your time and delaying your recovery.



### Delayed Recovery

When care is spread over more visits, your treatment plan takes longer to complete, which could affect your overall well-being.



# Take Control



## Understand Your Insurance Plan

Review your policy and discuss with your insurance or HR representative to see if your plan uses a per-diem or global rate model.



## Communicate with Your Chiropractor

Work together to adapt your treatment plan to these limitations while still addressing your health needs.



## Demand Coverage that Works for You

Contact your HR department, insurance carrier, or union representative to request plans that support reasonable payment structures that pay for all of your needed care. If pertinent, speak with legislators to encourage fair payment models.

## Key Talking Points for Your Health Insurance Administrator

- This payment model limits the care I can receive in each visit. Can the pay structure be adjusted to allow for more effective treatment?”
- “Spacing out my treatment increases my copays, delays recovery, and causes me to miss valuable time from work and family. Can we eliminate these restrictions?”
- “I would like my insurance coverage to reflect the actual treatment my doctor recommends rather than restricted daily payment caps.”