



This brief handout defines the two phases of chiropractic care and explains which is covered by your health insurance. The “Maintenance” care phase is not covered through your health insurance. Any financial responsibility you may have for choosing to receive care in the maintenance phase will be reviewed with you by your chiropractor prior to receiving the care.

Q When is chiropractic care covered by my health insurance plan?

Chiropractic care is covered by your health insurance plan if it is for acute (short-term) care such as for a recent injury, or for a condition where treatment offers lasting benefit or curative value.

Q Is there a certain amount of treatment that is covered?

For most plans, the amount or length of treatment that is covered by insurance is not necessarily defined by the number of visits or types of treatment. Rather, the treatment is covered as long as it demonstrates significant, lasting, or progressive improvement to your condition.

Q When is chiropractic care NOT covered by my health insurance plan?

Chiropractic care is NOT covered by your health insurance plan when you reach a point in treatment where chronic symptoms remain stable or where you no longer show progress in reducing these chronic symptoms through chiropractic care. At this point, you have reached what is called “maintenance” care.

Q How will I know if I have reached the end of covered care?

Your chiropractic provider will let you know when you have reached a point of “maintenance” care and will discuss further care options.

Q What happens when I am determined to have reached the end of covered treatment but I still want to have regular chiropractic adjustments?

You may continue maintenance treatment, but you must pay for it completely out-of-pocket. If you choose to receive chiropractic care beyond acute care, it is a cash service where you would be responsible for payment.

Q How will I know the cost to me of maintenance care?

Prior to receiving maintenance care, your provider will have you sign a Financial Disclosure Form, letting you know in advance the costs of the elected services.

Q Is it possible to move from maintenance care back to chiropractic care covered by my insurance plan?

If you sustain a future incident or injury, your chiropractic care would again meet the criteria for acute care and would be covered by your health plan, until that condition has reached a plateau level and does not provide any more lasting, curative value.

Q Who should I contact with questions?

Please contact your health plan’s customer service department for any specific questions regarding your benefit coverage.