



Evaluation of Chiropractic Care as a Minnesota Essential Health Benefit

Report released March 31, 2025

Chiropractic care in the EHB benchmark plan

- Since 2014, the Minnesota EHB benchmark plan has included coverage for chiropractic care
- The chiropractic care EHB applies to fully insured small group commercial health and individual market plans
 - This EHB does not apply to non-HMO fully insured large group commercial health plans, self-insured employer plans, grandfathered plans, and Medicare supplemental policies (i.e., Medigap)



What is chiropractic care?

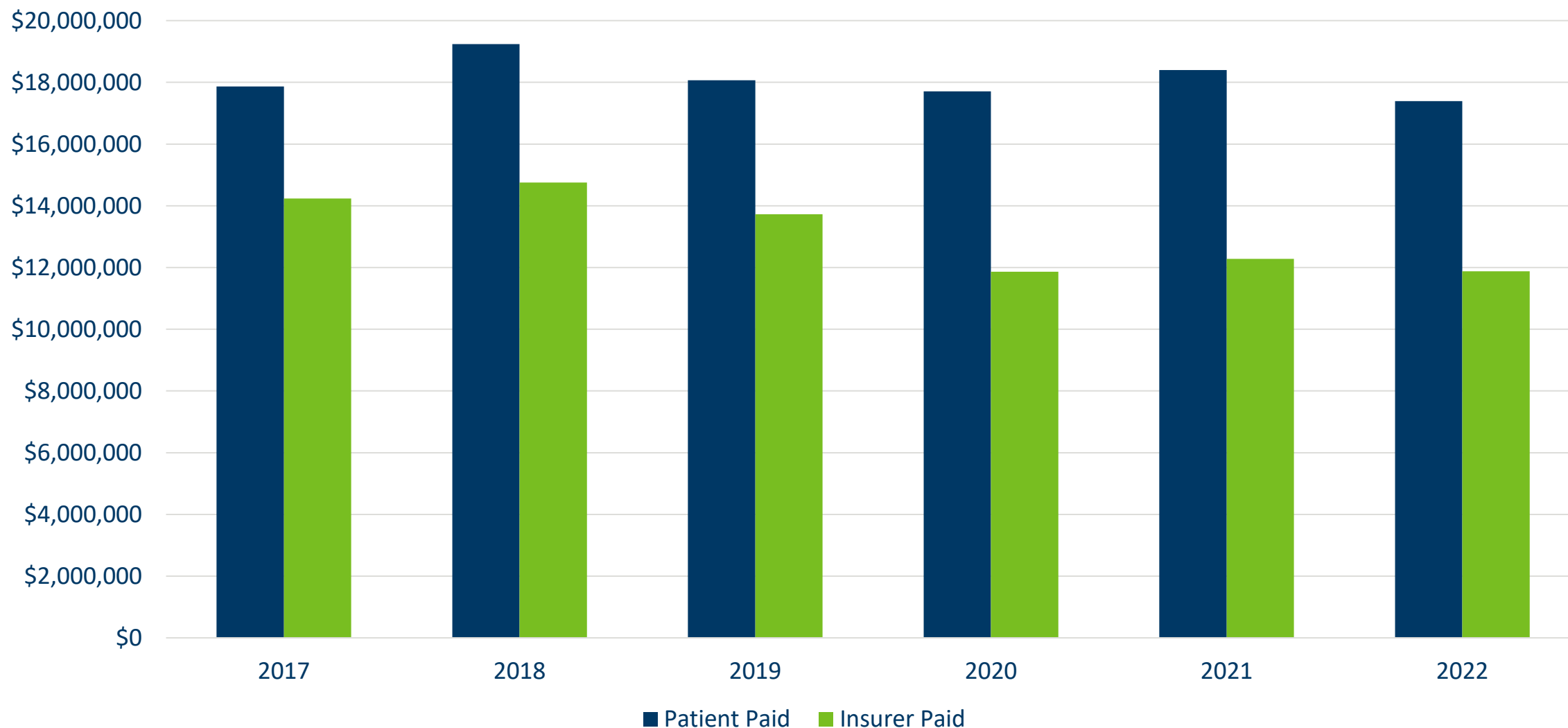
- Health treatment primarily used for musculoskeletal conditions, especially related to the spine
- Does not use medication
- Used by individuals with a range of musculoskeletal and neurological conditions, symptoms, and injuries, including low back and neck pain



Utilization and coverage of chiropractic care

- Analysis of commercial claims and cost-related literature suggest that utilization and coverage of chiropractic care are the primary source of fluctuations in total spending for chiropractic care
 - Utilization: Between 2017 and 2022, the total amount spent on chiropractic care varied: a high of \$34 million in 2018, and a low of \$29.3 million in 2022 (Minnesota All Payer Claims Database)
 - 9% of commercial enrollees in the Minnesota All Payer Claims Database used chiropractic care annually from 2017 to 2022, with an average between 5.2 and 5.5 visits per member per year.
 - Note: A pre- and post-analysis was not possible due to significant updates to the coding system for diagnoses and procedures in 2015
 - Coverage: In Minnesota, the burden of costs have shifted to enrollees in the form of increased patient cost-sharing for chiropractic services

Plan Paid and Patient Sharing for Total Cost of Chiropractic Care (2017-2022)



Public comments

- + Potential downstream savings and reduced need for surgical or emergency services
- + Reduction of back pain and disability
- Safety and efficacy concerns
- Possible, albeit rare, adverse events (e.g., vertebral artery dissection)



Commercial health issuers estimate the average PMPM cost of chiropractic care over the past one to four years is approximately \$0.44 PMPM. Cost varies between small group and individual plans, with small group plans generally incurring higher costs than individual plans.

Chiropractic care in academic literature

- Literature and clinical guidelines suggest that the effectiveness and safety of chiropractic care depends on the specific interventions used and the patient populations treated, which may evolve as clinical guidelines change
- Some studies have found that spinal manipulation therapy may improve ratings of pain, disability, and/or satisfaction with care, and reduce the use of opioids
- The comparative benefit of chiropractic care versus other types of care remains unclear, given the diverse patient populations seeking chiropractic services
- The degree to which chiropractic care is cost-effective is not well established in the available literature