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Learn More About Chiropractic

Chiropractic focuses on diagnosing and treating musculoskeletal disorders through manual techniques, including spinal adjustment and joint manipulation, addressing their impact on nervous system function and overall health.

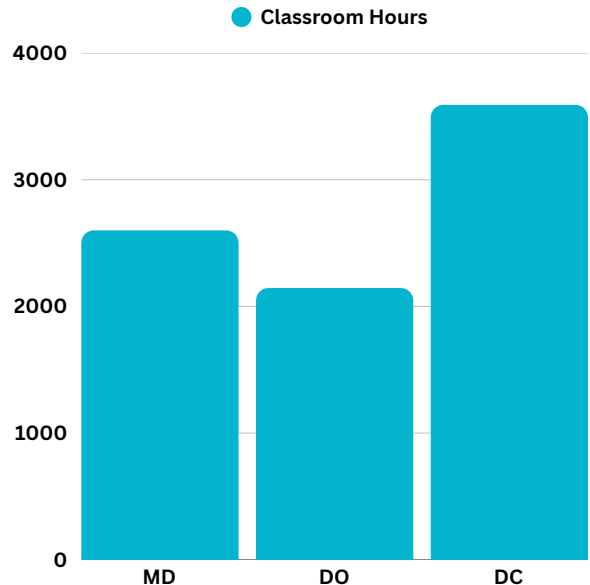
Education & Training

- ✓ Chiropractors complete 4,200+ hours of clinical and classroom instruction.
- ✓ Like an MD or DO, chiropractors earn a 4-yr professional doctorate, including comparable education to medical doctors in the rigors of anatomy, physiology, neurology, and diagnosis.
- ✓ Chiropractors require supervised clinical training and gain significant hands-on training.

Provided Healthcare

- ✓ Chiropractors perform diverse clinical functions, including patient assessment, case management, communication, and treatment.
- ✓ Chiropractors are board-certified and licensed to diagnose and treat patients without a referral.

Classroom Hours By Discipline



Chiropractors work collaboratively within the broader healthcare system, co-managing conditions with physicians, physical therapists, and other professionals.

Reduced Access to Care

Especially Rural Iowa

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Widening Health Disparities

Rural patients are **twice as likely** to rely on chiropractic care as their first-line treatment for musculoskeletal pain, due to provider shortages and proximity.

► Source: CDC/NCHS Data Brief, 2019

40%



Nearly 40% of U.S. counties have **no primary care physician**, but many have practicing chiropractors, often filling the gap in rural areas.

► Source: National Rural Health Association, 2022

Iowa ranks **45th in the nation** for patient-to-physician ratio, and 97 of the state's 99 counties are classified as health professional shortage areas, according to the American Medical Association.

► Source: The Gazette, 2024 National Ranking



45th

National Ranking

55%



Higher Out-of-Pocket Costs

55% of patients reported cost as a barrier to accessing chiropractic care when out-of-network.

► Source: Palmer College of Chiropractic Gallup Poll, 2016

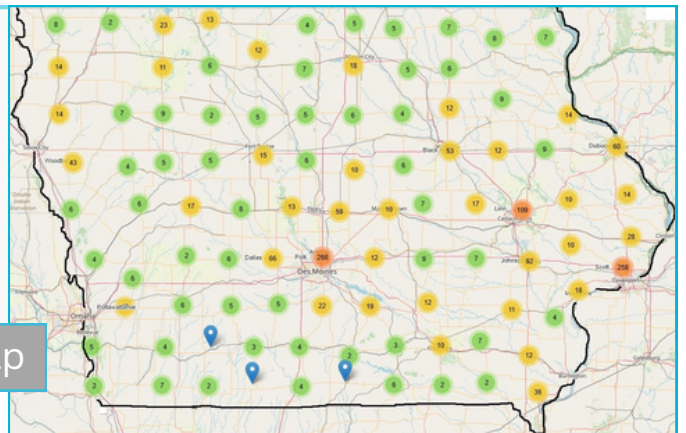
Loss of Patient Choice

Over 35 million Americans use chiropractic care annually, driven by high satisfaction rates and demand for non-invasive care.

► Source: National Rural Health Association, 2022

IA Chiropractic Provider Map

Licensed DC in Iowa = 1755



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Reimbursement Disparities

Harm Iowa Patients

Pay parity is not just about fairness for providers - it's about ensuring patients have access to safe, effective, affordable care.

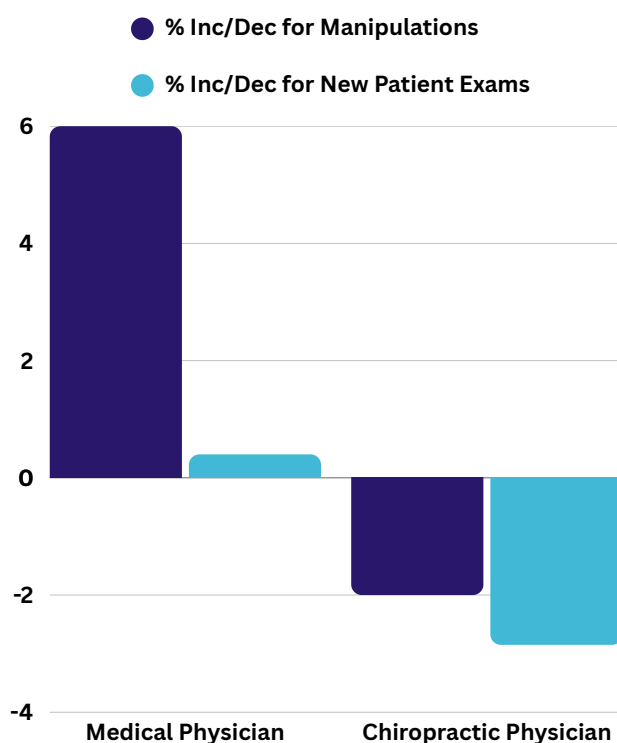
Consequences of Disparities in Reimbursement

- Reduced access to care
- Loss of options for conservative, non-drug, non-surgical care
- Continuity of care suffers from network limitations & reimbursement disparity
- Disproportionate Impact on Vulnerable Populations
 - Elderly, Low-Income, Veterans, Disabilities
- Patients may be forced to travel farther or delay treatment
- Increases long-term healthcare costs across Iowa
- Loss of integrative healthcare approaches that combine chiropractic care with other therapies

Fair, Reasonable, and Equitable

- It is vital to create fairness and consistency in reimbursement across the sector and avoid arbitrary decisions that could negatively affect healthcare providers and ultimately their patients.
- The state of Iowa supports **equitable and fair** practices within our healthcare and insurance industry. This includes ensuring that all providers, including Doctors of Chiropractic (DCs), are paid fairly and consistently.
- It is important to ensure that the fees for services for DCs are not reduced, maintaining the integrity and viability of their practice within the healthcare system.

Reimbursement for Provider Codes from FY23 to FY26



Source: Wellmark BCBS Published Provider Rates FY26

Solution Focused

Insurance companies play a crucial role in providing protection and financial security to individuals and businesses alike. Providers understand the importance of implementing quality compliance measures for the safety and satisfaction of their patients. However, there should be a reasonable and fair balance between protecting the interests of both the insurance companies and health care providers.

- Protect patient choice
- Support rural and underserved communities
- Promote fairness and transparency
- Encourage cost-effective, non-invasive care



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