## PATIENTS:

# Navigate Common Barriers to Timely, Affordable Chiropractic Care

Resources from the Chiropractic Future Strategic Plan

### Why Are My Copays So High?

Many patients discover that their copayments exceed the actual cost of care due to insurance companies setting low reimbursement rates. This results in "phantom benefits," where coverage exists on paper but provides little actual financial relief.



#### How Insurance Models Can Impact Your Care

Some insurers use fixed per-visit reimbursement structures that limit the care provided at each appointment. This forces patients to schedule more visits with additional copays, delaying recovery and increasing overall costs.



### Don't Let Prior Authorization Delay Your Care

Insurance companies often require preapproval for chiropractic services, leading to unnecessary delays, reduced access to care, and potential worsening of conditions while waiting for authorization.



