**New BCBSM Policy Could Limit Your Access to Chiropractic Care**

Effective April 1, 2025, Blue Cross Blue Shield of Michigan (BCBSM) implemented a policy that reduces how much it pays in-network providers for certain therapy services, even though these services are *still listed as covered* in your plan.

That means your chiropractor is being paid less for delivering the same care, especially when multiple therapies (such as traction, therapeutic massage, or other modalities) are provided during the same visit.

**Why This Matters to You:**

* Your chiropractor may have to cut back appointment availability, clinic hours, or therapy options.
* Clinic staffing and scheduling could be affected.
* You might receive fewer services per visit, or need to come in more often to get the same care.
* Some clinics may be forced to stop seeing BCBSM patients altogether.

**This isn’t a change in your benefits - it’s a change in how BCBSM reimburses your provider, and it directly threatens your access to high-quality, in-network chiropractic care.**

**BCBSM Is Selling You a Policy with Phantom Coverage**

This is an example of phantom coverage—when a service is *technically covered* by your insurance, but the insurer’s behind-the-scenes policies make it difficult or impossible to access. Here’s how BCBSM’s Multiple Therapy Payment Reduction (MTPR) policy creates phantom coverage:

* It drastically reduces payment to providers when multiple therapies are performed on the same day.
* It penalizes comprehensive care, even when it’s medically necessary.
* It may force providers to limit care, reduce staff, or stop accepting BCBSM entirely.

**Even Though Services Are “Covered,” You May Face:**

* Fewer available appointments
* Fewer therapies delivered per visit
* More visits (and more time off work or out-of-pocket cost)
* Difficulty finding or keeping an in-network provider

**What You Can Do**

If you value your care and want it to remain available, speak up. Ask your chiropractor how you can help, or write to BCBSM or state officials to share how this policy could affect your health and access.