**[Clinic Letterhead – Optional]**

[Today’s Date]  
Blue Cross Blue Shield of Michigan  
Provider Outreach and Engagement

**RE: Urgent Concern – Multiple Therapy Procedure Reduction (MTPR) Policy Impact on Patient Access to Covered Care**

To Whom It May Concern,

As a participating provider in the Blue Cross Blue Shield of Michigan (BCBSM) network and [owner/clinical director] of [Clinic Name] in [City], I am writing to express serious concern regarding the Multiple Therapy Procedure Reduction (MTPR) policy implemented on April 1, 2025.

**Though framed as a reimbursement change, this policy immediately and negatively affects patients’ ability to access the full scope of medically necessary care they are entitled to under their BCBSM plans.**

At [Clinic Name], we provide in-network chiropractic services to [#] BCBSM members each week. Many of these patients require adjunctive therapies—such as [therapeutic exercise, manual therapy, and neuromuscular reeducation]—as part of their treatment plans to restore function, reduce pain, and support long-term wellness.

Under the new MTPR policy:

* Reimbursement is significantly reduced for second and subsequent therapy services delivered on the same day.
* Providers are financially disincentivized from delivering multiple therapies per visit, even when clinically appropriate and covered.
* This policy threatens the ability of providers to remain in-network while delivering the full scope of covered benefits, potentially reducing patient access due to network attrition.
* Patients may now receive less care per visit, be required to attend more frequent appointments, or lose access altogether if providers are forced to reconsider network participation.

This creates a form of *phantom coverage*, where services remain technically “covered” by the plan but are increasingly unavailable in practice due to unsustainable reimbursement.

**In real terms, my patients and clinic are already seeing the consequences** (give specific examples, such as)**:**

* [Example: Shifts in how and when therapy services are delivered]
* [Example: Changes to clinic operations, including scheduling or staffing]
* [Example: Early signs of patients adjusting or delaying recommended care]

We respectfully urge BCBSM to reverse this policy and engage with the provider community to ensure sustainable reimbursement structures that support access to high-quality, cost-effective care. Chiropractic and related therapies already represent a conservative, value-driven alternative in Michigan’s healthcare system. Further reimbursement reductions don’t lower the cost of care, they reduce patients’ ability to receive it.

Sincerely,  
[Full Name, Credentials]  
[Title]  
[Clinic Name]  
[Phone Number]  
[Email Address]