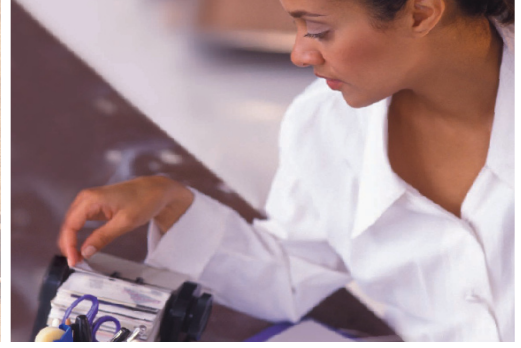
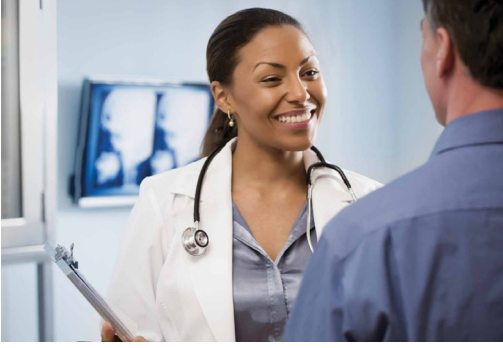


When Chiropractic Is Covered, Everyone Benefits



Your Benefits Plan Should Always Meet Your Health Needs

Each year, Ontario businesses, unions and workers make difficult decisions about the kind of health care coverage they can afford. Each organization is unique and must determine its own priorities and needs, but in a changing economic landscape one often has to take an active role in shaping their own health care coverage.

- **If you are suffering from low back pain and other musculoskeletal disorders, you are not alone.**

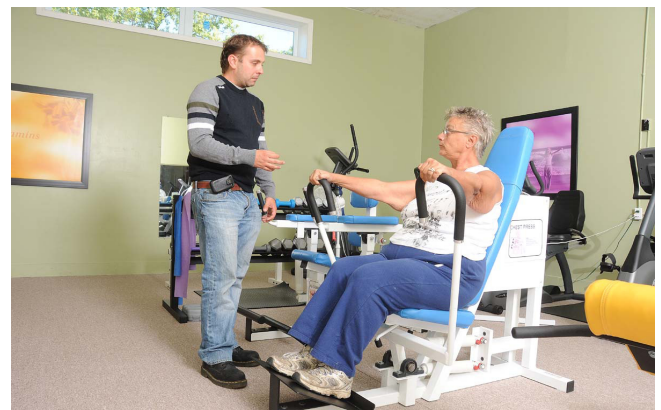
Low back pain affects 84 per cent of the working population¹ and is second only to the common cold as a cause of lost work time². Health Canada estimated that musculoskeletal disorders, including back pain, cost society \$16.4 billion³ in combined direct (treatment and rehabilitation) and indirect (lost productivity) costs

- **Chiropractic is not just good for you, it's good for your employer.**

Several reports⁴ have concluded that increased utilization of chiropractic care can reduce health care costs and contribute to improved productivity. Patients treated by a chiropractor for back pain returned to work sooner and had reduced rates of chronic problems, hospitalization and reduced the need for prescription drugs.

- **Despite the evidence, many benefits plans provide only limited coverage for services performed by a chiropractor.**

As a patient and plan member, you can start a dialogue with your employer and/or your union to make them aware that chiropractic care is important to you and your insurance coverage.



¹ <http://www.ncbi.nlm.nih.gov/pubmed?term=9762743>

² <http://www.euro.who.int/en/what-we-do/data-and-evidence/health-evidence-network-hen/publications/hen-summaries-of-network-members-reports/what-is-the-best-way-to-treat-back-pain>

³ <http://www.ihe.ca/publications/health-db/geo/563/>

⁴ See Supporting Research

Help Chiropractic Help You

- **Let your employer know that chiropractic is valuable to you.**

When it comes to prioritizing what is and isn't covered under their extended health plans, all organizations have one thing in common: what matters most is meeting the needs of plan members. That's why it's important for you to talk to your employer and/or union about chiropractic care and your insurance coverage. Please feel free to share this info sheet with your human resources department, manager or union representative to help start the conversation.

- **Make sure everyone has the facts.**

Your chiropractor and the Ontario Chiropractic Association (OCA) are always pleased to answer any questions you may have. Information about chiropractic, including copies of studies demonstrating the benefits of chiropractic care to organizations, is available on the OCA website at www.chiropractic.on.ca.

Chiropractic can help patients, companies and Ontario's health care system at the same time – your health contributes to a healthy bottom line for your organization and the province.

Visit our online Extended Health Care section, at www.chiropractic.on.ca/ChiropracticCoverage/EHCCoverage, where you'll find informative content about chiropractic and EHC plans, written specifically for plan sponsors, patients, health insurers and other stakeholders.

For more information, please contact the OCA directly at 416-860-0070 or 1-877-327-2273, or by email at oca@chiropractic.on.ca.



Additional Information of Interest

OCA Extended Health Coverage Section

www.chiropractic.on.ca/ChiropracticCoverage/EHCCoverage

Supporting Research

WSIB Program of Care for Acute Lower Back Injuries: One-Year Evaluation Report (June 2004)

<https://d2oovpv43hgkeu.cloudfront.net/extendedhealthcare/wsibpocalbijune2004.pdf>

Cost of care for common back pain conditions Initiated with chiropractic doctor vs medical Doctor/doctor of osteopathy as first physician: Experience of one Tennessee-based general health insurer (November, 2010)

<https://d2oovpv43hgkeu.cloudfront.net/extendedhealthcare/costofcarearticle.pdf>

Comparative Analysis of Individuals With and Without Chiropractic Coverage: Patient Characteristics, Utilization, and Costs Arch Intern Med. (2004)

<https://d2oovpv43hgkeu.cloudfront.net/extendedhealthcare/comparativeanalysis.pdf>