



MICHIGAN ASSOCIATION OF CHIROPRACTORS

House Bill 4449 – Talking Points

- I am calling you today to ask for your support for House Bill 4449, which recently passed the Michigan House of Representatives' Insurance Committee by a bipartisan, 17-0 vote.
- Michigan's Automobile No-Fault Act currently allows insurers to refuse to reimburse licensed chiropractors for services legally provided under the state's chiropractic scope of practice, even though they pay other providers, such as MDs or DOs, for the same services.
- Allowing insurers to refuse to pay for services lawfully delivered based on nothing more than the type of provider who performed the service artificially interferes with the patient's choice of health care provider.
- Lack of reimbursement for these services forces chiropractic patients to make very difficult choices, including foregoing the care altogether, paying out-of-pocket for a benefit that is supposedly covered by the insurer, or seeking riskier and more expensive care, often including opioid painkillers or surgery.
- Not treating chiropractors the same as other health care professionals for purposes of reimbursement effectively creates a government sponsored, anti-competitive economic boycott against the chiropractic profession. This is not the proper role of government.
- Not reimbursing for lawfully rendered chiropractic services restricts choice and access to conservative, low-risk, drug- and surgery-free chiropractic care, which studies have shown to be cost effective, when compared to medical care for the same conditions.
- There is no rational basis to allow MDs, DOs, PTs, OTs, MTs, and other provider groups to be reimbursed for these services, while licensed chiropractors, lawfully rendering the exact same services, are not.
- Chiropractic is a licensed profession, not a healthcare service. The Michigan Legislature should not be in the business of creating an advantage for one provider group over another when it comes to insurance coverage.
- Lawfully delivered services that are often not reimbursed when performed by a chiropractor, but are when provided by another provider, include (but are not limited to): Massage, heat or cold therapy, traction, electrical stimulation, diathermy, infrared, ultraviolet, ultrasound, extraspinal therapy of all kinds, and examinations that go beyond the spine.
- State Representative Beth Griffin has introduced a bipartisan bill that would remove the restrictive language in section 3107b of the Michigan Automobile No-Fault Act, putting an end once and for all to this government-sanctioned, anti-competitive atmosphere.
- This bill does not change the chiropractic scope of practice and does not mandate any coverage.
- Passage of HB 4449 will promote patient choice and fair competition, while controlling skyrocketing health care costs.
- For these reasons, I respectfully ask you to support HB 4449.