



Optimizing Group Benefit Plans

How and Why Chiropractic and Acupuncture Care Enhance Employee Wellness and Provide Overall Savings for Employers



Employees Seeking Alternative Care

Human Resource Professionals are under unprecedented pressure to provide ever more value in health care benefits — both to employers and employees — against the trends of skyrocketing health care costs and questions of access to needed care. As HR professionals and consumers, we all experience it:

- Premiums and co-pays constantly increasing
- A growing emphasis on utilization management, that often limits access to care
- Lower work place productivity due to the side effects of drugs and surgery for pain management

Question: What role can the HR Professional play in identifying and delivering a benefits package that will:

- Optimize overall healthcare expenditures
- Bolster employee morale while also attracting new talent with enhanced benefits
- Reduce absenteeism?

This paper will outline how your organization can utilize alternative care strategies that have been proven effective in lowering overall expenses associated with treatment for spine pain, one of the most common and costly conditions affecting the workplace.



Human Resource Professionals Are Under Unprecedented Pressure To Provide Ever More Value In Health Care Benefits.



SECTION 1.0: **THE PROBLEM**

Prevalence of Spine Pain

Studies show acute and chronic back pain have increased in prevalence over time, with 80% of the US population experiencing it at some point in their lifetime.^{1,3,4} In fact, back pain is the third most common reason reported for people to visit their doctor.²

- 40% of adults suffer from back pain annually⁵
- 10% of adults have been diagnosed with chronic back pain
- 14% of the adult population will seek treatment for back pain annually³
- 84% of adults with chronic back pain seek treatment annually⁴

Direct Costs Related to Spine Pain

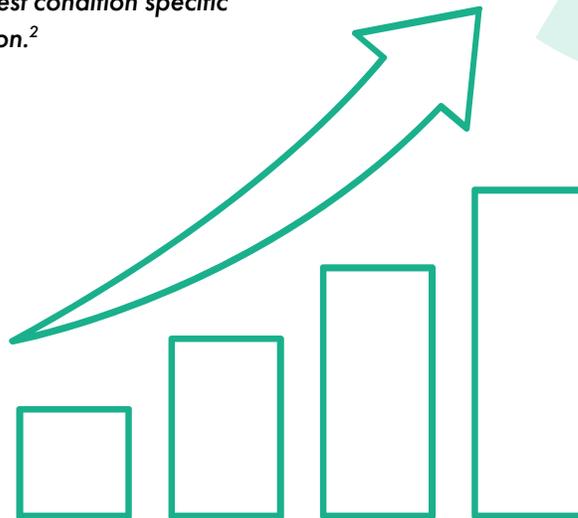
Healthcare costs in the United States have risen substantially over the years, from \$1.4 trillion in 1996 to \$3 trillion in 2016.¹ *Of these total costs, back and neck pain were the greatest condition specific contributors, costing an estimated \$134.5 billion.*²

\$1.4 Trillion

Healthcare Costs
— 1996

\$3 Trillion

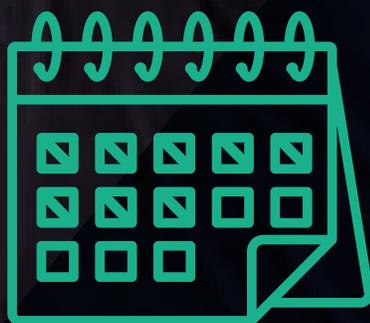
Healthcare Costs
— 2016



Indirect Costs Related to Spine Pain

The indirect costs related to back pain are substantial, costing an estimated \$10 - \$30 billion per year.¹ These figures include costs such as reduced and lost production, and the costs related to replacing employees who cannot perform their job (i.e., hiring and training).

Back pain results in more than 264 million lost work days per year, approximately two work days for every full-time worker in the United States and is the third most common reason for doctors' visits.^{2,3}



Back pain results in more than 264 million lost work days per year

Negative Impacts on Organizations

When employees suffer from back or neck pain their employers suffer from:

- Reduced productivity
- Direct costs of medical care or higher insurance premiums
- Time and cost of hiring new staff
- Increased costs for sick days and/or workers compensation

A study of a nationwide sample from 40 US companies compared the differences in medical, disability and lost work days between employees who suffered from low back pain and those who did not. The database in the study contained healthcare, pharmacy and disability claims with the sample including 182,000 employees.



Annual Medical Costs, Disability Costs, And Lost Work Days

	Employees With Low Back Pain	Employees Without Low Back Pain
Medical Costs*	\$6,892	\$2,091
Disability Costs*	\$2,606	\$750
Work-loss Days*	15.5	4.9

The groups were matched 1 to 1 by age, gender and employment status to control for confounders. Both groups were followed for 12 months to evaluate costs.

Ivanova, et al, The Spine Journal Vol. 11, 2011.¹

*All comparisons statistically significant at $p < 0.0001$

Direct and Indirect Costs Were Significantly Higher for Employees With Low Back Pain

Lost Work Days Were Significantly High for Employees With Low Back Pain



SECTION 2.0: **BENEFITS OF CHIROPRACTIC
AND ACUPUNCTURE CARE**

Evidence of Effectiveness of Chiropractic Care

As healthcare costs have continued to grow and the complications associated with opioids and surgery have become ever more apparent, chiropractic and other alternative pain treatment options have been the subject of increased research and consideration.

- In a consumer survey of 45,600 participants, chiropractic treatment was rated more effective than all other back pain treatments, including prescription medication, deep-tissue massage, yoga, Pilates, and over-the-counter medication treatments.¹
- Another comparative-effectiveness trial showed 94% of chiropractic recipients experienced a 30% reduction in their pain, compared with only 54% of recipients who received traditional medical care.²
- According to a Consumer Reports Health Ratings survey, chiropractors were the highest-rated healthcare practitioner for low-back pain, above physical therapists (PTs), specialist physicians/MDs (i.e., neurosurgeons, neurologists, orthopedic surgeons), and primary care physicians/MDs (i.e., family or internal medicine).³



Patients Who Start With Chiropractic Care Have Lower Total Episode Costs

Cost Savings with Chiropractic Care

When chosen first for the care of low back pain, chiropractic lowers episode medical costs.¹ Patients who **start** with chiropractic care:

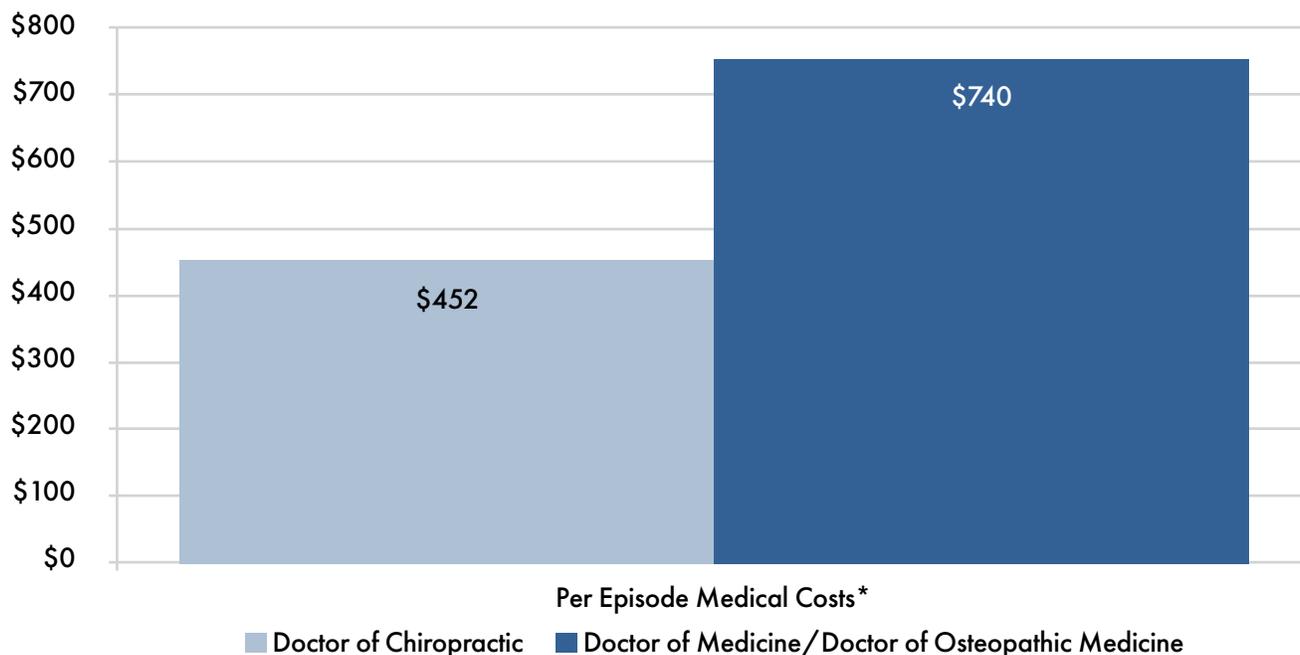
- **Have fewer** X-rays/MRI/CT scans
- **Fill fewer** prescriptions for narcotics and other pain medications
- **Receive more** guideline congruent treatments
- **Have lower** total episode costs

Blue Shield of Tennessee Case Study

A study of 670,000 insured members of Blue Cross Blue Shield of Tennessee compared per episode medical costs of low back pain based upon the first provider seen for care. Only complete episodes were examined in the study (i.e., no claims for 60 days before/after the episode).

The patient entry point was used to determine which cohort a participant would be placed in. If the episode started with a visit to a Doctor of Medicine or Doctor of Osteopathic Medicine, the patient was placed in the Doctor of Medicine cohort. If the episode started with a visit to a chiropractor, the participant was placed in the Doctor of Chiropractic cohort.

Cost Per Episode For First Provider Seen



Liliedahl, et al, JMPT Vol. 33(9), 2010.² *All comparisons statistically significant at $p < 0.05$. Patient Counts: Doctor of Medicine Cohort = 66,158 (64%) Doctor of Chiropractic Cohort = 36,280 (36%).

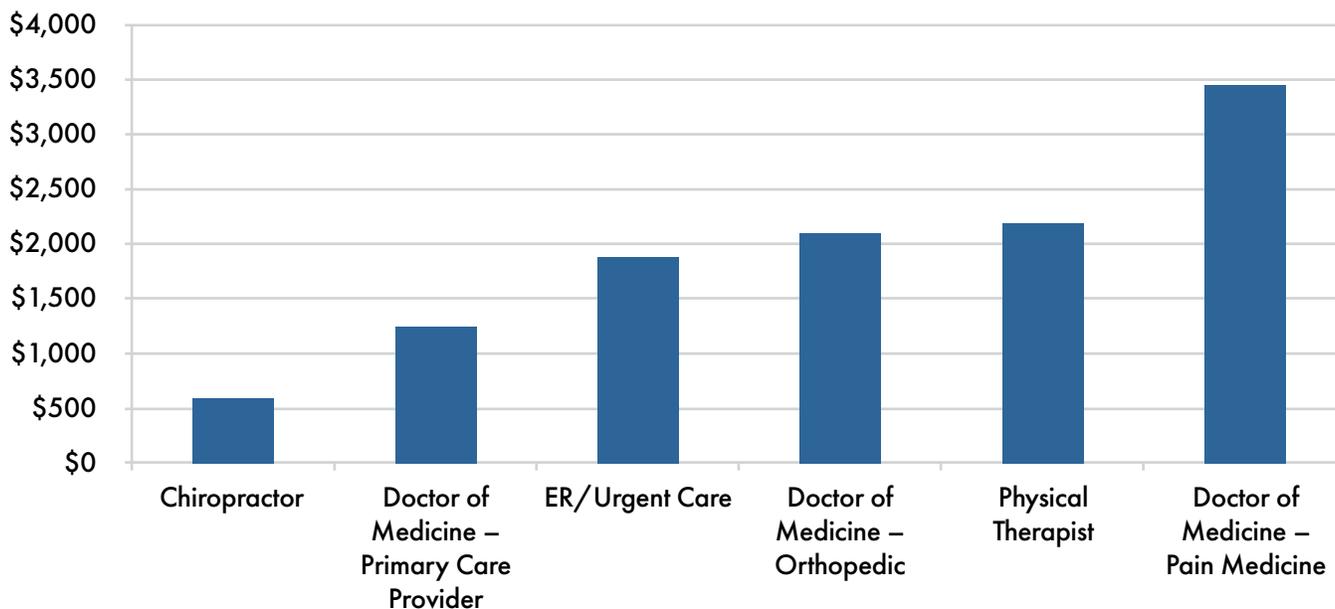
Chiropractic Lowers Total Costs:

Minnesota United Healthcare Case Study

A study of data from United Healthcare's Minnesota members compared the total cost per episode of low back pain based upon different patient entry points. Entry points were assigned based on the specialty of the first provider seen for the episode. The data only included complete episodes ending in 2010-2012 (i.e., no claims for 60 days before/after the episode).

Episode Costs for Nonsurgical Low Back Pain Patients by Patient Entry Point

(n = 28,328)



Elton, et al, Presentation to the Minnesota Chiropractic Association, May 2014¹

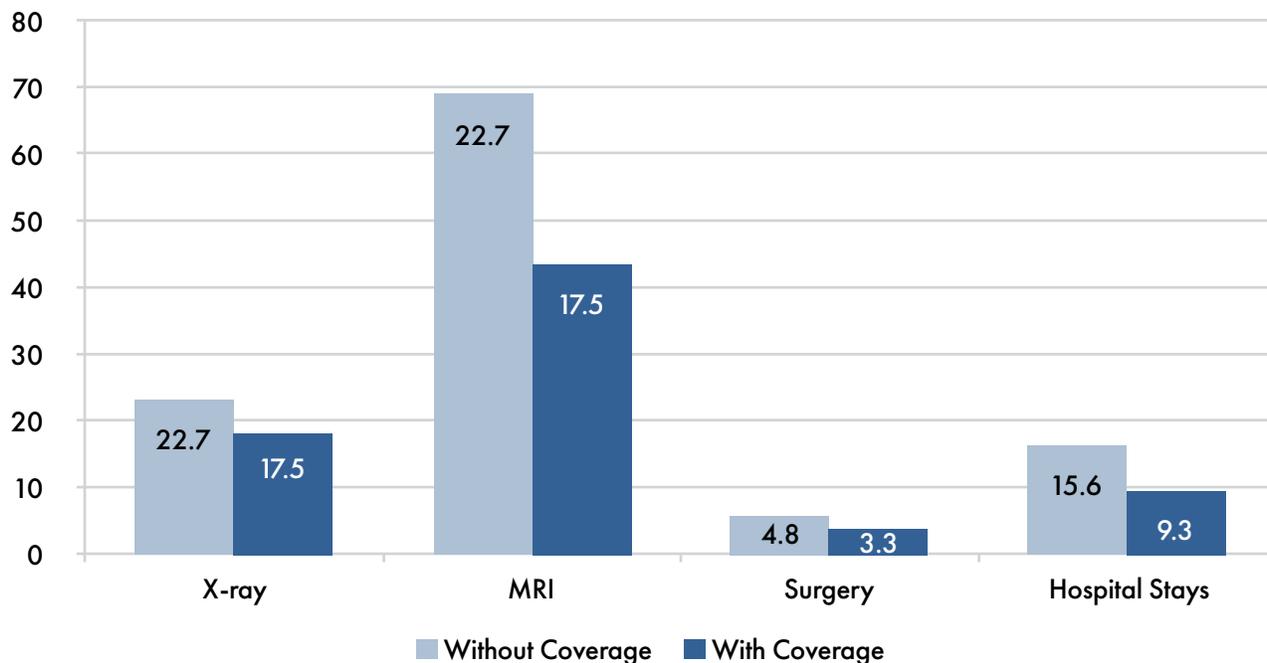
Chiropractic Coverage Lowers Population Costs

Archives of Internal Medicine Case Study

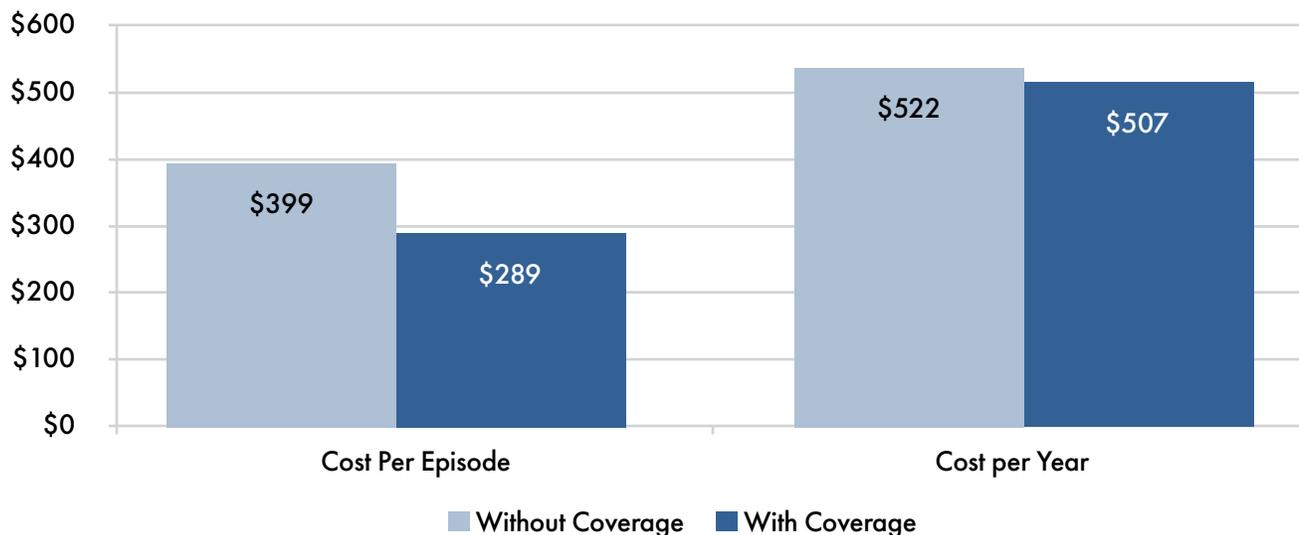
A study by the Archives of Internal Medicine compared individuals with chiropractic insurance coverage

(700,000 members) to those in the same health plan without chiropractic coverage (1,000,000 members). The study was a four-year retrospective claims data analysis.

Rate per 1,000 Back Pain Episodes



Average Costs for Back Pain Patients

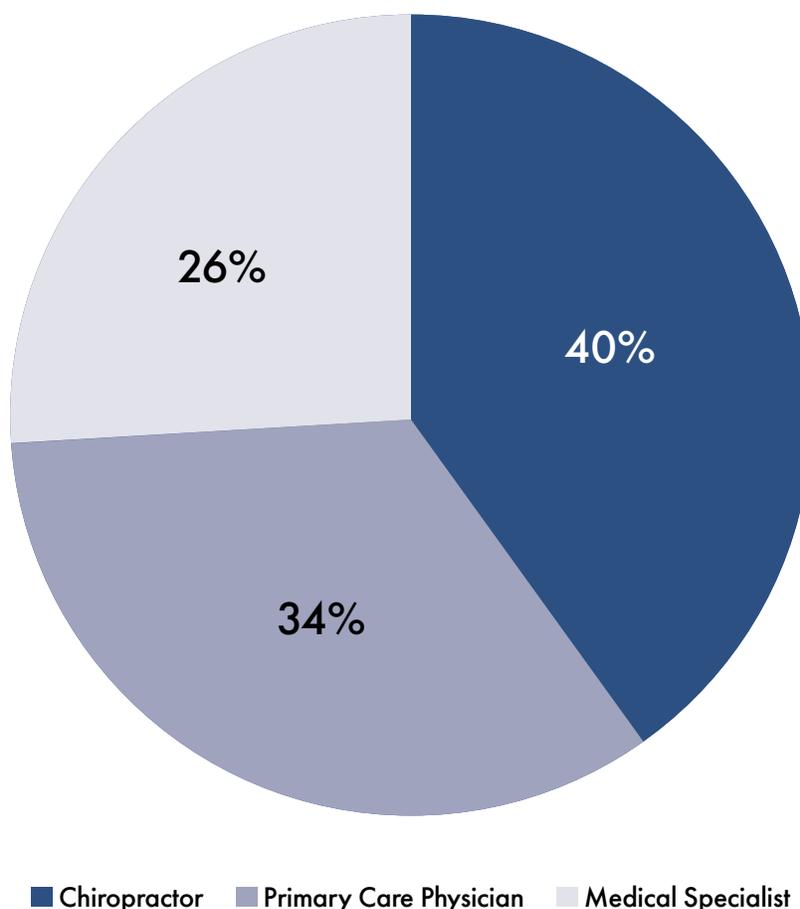


Legorreta et.al., Archives of Internal Medicine; Vol. 164, 2004³

Demand for Chiropractic Care

Chiropractic care continues to grow in popularity with 50% of patients suffering from low back pain visiting a chiropractor, and approximately 40% of patients making chiropractic their first choice for back pain treatment.¹⁻³

Provider First Seen for Nonsurgical Back Problems
(1.5 million episodes)



Kosloff, et al, Population Health Management, Vol. 16(6), 2013

Overview of Acupuncture

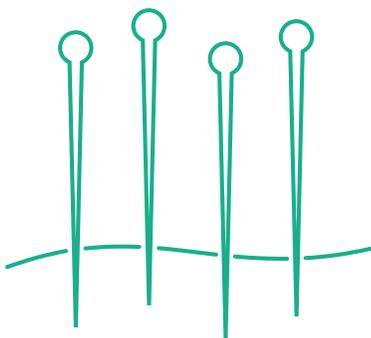
Acupuncture is a unique system of techniques that treats illness and improves health by stimulating prescribed points on the body via the insertion of very fine needles. Acupuncture redirects the flow of energy, or qi (pronounced "chee"), throughout the body to restore balance.

Practiced for more than 2,000 years, acupuncture is one of the safest and most well-researched forms of complementary and alternative therapies in the world. Acupuncture was first introduced in the United States in the early 1970's. Its use has grown steadily over time, accelerating in the early 2000's when the number of acupuncture users increased by 50% between 2002 and 2012, growing from 4% to 6% of all Americans. Growth was especially strong among women who accounted for 70% of all users.

Based on high quality research and its popularity with the public, the Centers for Medicare and Medicaid added acupuncture as a standard Medicare benefit in 2021. In addition, acupuncture is a covered benefit for our military veterans where onsite acupuncture services are available in virtually all (88%) VA facilities.

Acupuncture is often associated with pain management, but it has also shown to be effective for specific conditions, and the body of literature for acupuncture effectiveness is growing.





Acupuncture is one of the safest and most well-researched forms of complementary and alternative therapies in the world

Benefits of Acupuncture

Acupuncture can be effective as a stand-alone treatment or as an adjunctive treatment with other medical interventions. It also can eliminate the use of potentially dangerous or addictive prescription medications and invasive costly surgical options.

There is substantial evidence to show that acupuncture can be effective for these important conditions:

- Low back pain
- Osteoarthritis
- Migraine headaches, and headache pain generally
- Allergenic rhinitis
- Nausea and vomiting, especially when caused by chemotherapy
- Post operative pain, especially dental pain.

All acupuncturists in Landmark's network are licensed by the State of California Acupuncture Board and have obtained certification by the National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM) or its equivalent. These credentials certify that each of our providers has met State and National standards for the safe and competent practice of acupuncture.

PLACEHOLDER
GRAPH/CHART/PHOTO



**SECTION 3.0: HOW COVERAGE
FROM LANDMARK CAN BENEFIT
YOUR ORGANIZATION**



**HR Professionals
Choose Proven,
Alternative
Chiropractic and
Acupuncture Care
From Landmark**

HR Professionals who choose proven, alternative chiropractic and acupuncture care from Landmark cite three primary reasons for offering this enhanced level of benefits care:

1) Affordability:

Chiropractic benefit plans are available for less than \$5 per employee per month.

2) Lowering Overall Health Care Costs:

Substitute low cost, natural alternatives for the treatment of back and neck pain

3) Open Access:

With “first dollar” coverage, no deductibles or coinsurance, and by never requiring prior authorization or MD referrals, Landmark opens access to care and streamlines the care process. And, Landmark’s nationwide network of over 19,000 chiropractors and acupuncturists ensures that quality care is always nearby.

About Landmark Healthplan

Founded in 1985, Landmark Healthplan is a Knox-Keene licensed, specialized health services plan whose mission is to make high quality, fully credentialed chiropractors and acupuncturists available to employer and labor groups at affordable rates. We have over 19,000 accredited practitioners in our national network. Our benefit plans are affordable and easy to access. There are never any deductibles or prior authorization requirements, but we provide extensive oversight to ensure that the care delivered is of the highest quality.

In today's challenging healthcare environment, chiropractic and acupuncture are effective, low-cost alternatives to drugs and surgery. We are proud to work directly with these providers to develop benefit plans that meet the physical medicine needs of our plan members while mitigating the high cost of healthcare for their employers.

To learn more about how Landmark plans are revolutionizing care for some of the most common and costly ailments that impact employees and the workplace, please contact Greg Clure at Sales@LHP-CA.com or (800) 298-4875 (press Option 5).

You may also **download our plans and pricing guide** [here](#).

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