

Why Are My Copays So High?



Discover why your health insurance coverage may not be as beneficial as it seems.

The Reality Behind High Copays - Many health insurance plans advertise coverage for chiropractic care, yet patients are often left with high copays—sometimes even higher than the actual cost of treatment. This happens because insurance companies generally set low reimbursement rates for chiropractic care while charging high copays. The result? Patients end up paying out of pocket for most, if not all, of their care, resulting in phantom benefits or illusory coverage.

How This Impacts You



Higher Out-of-Pocket Costs

Copays may cost more than simply paying the provider directly, making care less affordable and accessible.



You Pay More

Often, your copays are much higher than what your insurance company pays.



Limits on Treatment Options

High copays can restrict your choices and how often you can seek treatment, affecting your health and recovery.



Take Control



Review Your Policy

Check your plan's specific copay and reimbursement details for chiropractic services and compare them with the direct cost of care.



Request an Itemized Bill

Ask for a detailed breakdown from your chiropractor to see if paying out-of-pocket might be more affordable.



Demand Coverage that Works for You

Contact your HR department, insurance carrier, or union representative to request plans that support quality, cost-effective providers without inflated copays.

Key Talking Points for Your Health Insurance Administrator

- “Why does my copay exceed the actual cost of chiropractic care? Can you explain this?”
- “Why does my insurance coverage run out before the company contributes to my care?”
- “Please offer plan options that lower copays and deductibles for high-quality, affordable care, so I can get better value from my insurance.”