

When Your Care Gets Manipulated



Bundled Codes. Broken Coverage. Real Harm.

How code bundling impacts your care? Some insurance companies bundle separate services, like exams or therapies, into the same code as your chiropractic adjustment. This lets them pay less while disrupting your care plan. Because care can't be delivered sustainably without fair payment, treatments often get split across multiple days, wasting time and using up insurance limited visits. Code bundling delays recovery, increases costs, and allows insurance companies to save money while patients are left waiting in pain.

How This Impacts You



Delayed Care and Slower Healing

Lingering pain and slower recovery follow when bundled codes delay care, forcing multiple visits instead of same-day treatment.



More Visits and More Copays

Copays add up when care must be divided across days instead of delivered together.



Wasted Time and Used-Up Coverage

Extra appointments waste your time and quickly drain your plan's visit limits. When coverage runs out before your condition improves, your recovery stalls and the progress you've worked for slips away.



Take Control



Review Your Policy

Start with your doctor. They can tell you if your exam, therapy, or other services are being bundled together and how it affects your treatment plan and recovery time.



Know What's Missing

Bundled codes often hide the full scope of care you're receiving. Ask for an itemized statement that shows exactly what was done and what your insurance covered - or left out.



Demand Coverage that Works for You

Contact your HR department, insurance carrier, or union representative and share how these coverage rules are hurting your recovery. Delayed care, added copays, and wasted visit limits shouldn't stand between you and getting well.

Key Talking Points for Your Health Insurance Administrator

- “Your bundling policy treats separate services as one, even when my doctor provides each correctly. It limits my coverage, uses up my visit limits, and delays recovery.”
- “Because your policy bundles exams, therapies, and adjustments, I'm paying more and waiting longer for care. Will you change this rule so patients receive timely, full treatment?”
- “When your policy combines services, I lose time and money. Why won't you cover each the way it's actually performed?”