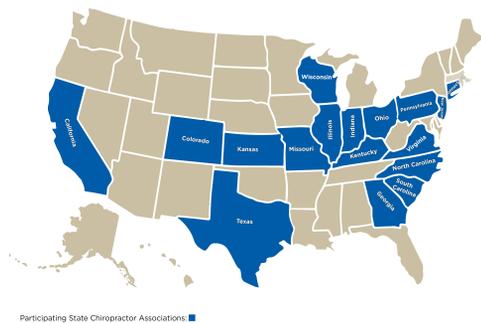


# Chiropractic Group Medical Insurance Program



California	Colorado	Connecticut
Georgia	Illinois	Indiana
Kansas	Kentucky	Missouri
New Jersey	North Carolina	Ohio
Pennsylvania	South Carolina	Texas
Virginia	Wisconsin	

First established in 2015, the **Chiropractor Group Medical Insurance Program** has rapidly spread across the country and is currently available in 17 states, as indicated above. The program has been established exclusively for chiropractor members of state chiropractic associations, their employees and associates (including family members).

The Chiropractor Group Program is in place to provide an alternative group insurance solution for chiropractor members in the states offering the program.

## Why offer a group program that consists only of chiropractors?

- Chiropractors are healthier than the average population — and the numbers over 4 years prove it!
- Chiropractors participate in Wellness Programs roughly 75% of the time, suggesting engagement in living a healthier lifestyle.
- Chiropractors are typically very small employers, with roughly 2.65 employees participating per office. Relatively few product alternatives that address the needs of chiropractors exist in many states.
- Chiropractors enjoy a low underwriting risk factor that is irrelevant in a community rate product.
- Group insurance allows employers to pay premiums on a tax-favored basis and promotes employee retention for small businesses (consult your tax planning professional for assistance on tax-related questions).

## Why should you consider the Chiropractor Group Medical Insurance Program?

- Chiropractor Group Medical Insurance Program's participants utilize pharmacy at roughly 9% of premium, less than one-third the national average.
- Since the Chiropractor Group Medical Insurance Program's inception, more than 50% of the groups that have applied for coverage have enrolled, exceeding the national average by 400%.
- Rate renewals over the past four years have averaged 2.89%.
- Chiropractors have experienced rate stability in the program, with over 99% of employers renewing annually since the inception. The Chiropractor Group Medical Insurance Program continues to use the rate manual developed for chiropractors in 2017.
- Claims, per member per month, are roughly 62% of the national average.
- The program offers multiple networks in every state it operates in so each chiropractor can select a provider network that is strong to meet their particular needs.
- The program will enroll new groups on the 1<sup>st</sup> of any month of the year, year round.
- The majority of chiropractors who've enrolled have realized significant premium savings, but many have enrolled to obtain better benefits or access to specific provider networks.

Every chiropractor employer that completes an application will receive a quote or underwriting response. If a chiropractor employer's application is declined, they may be reconsidered after six months.

There's not a better time to take advantage of your chiropractic association membership or join your local chiropractic association and enjoy this exceptional group insurance program.

**Contact 833-424-4764 (phone/fax) to get started!**

**Membership has its rewards!**