



2023 Chiropractor Association Health & Welfare Plan

Lower rates and more markets available in 2023!

We're excited to announce the following enhancements in 2023:

- Chiropractor association member medical insurance **rates are 4.2% lower than last year**
- **Group** medical insurance (3 or more employees enrolling) is available in **ALL 50 states**
- **Individual/Family** medical insurance (available for individuals or small groups) is available in **49 states** (not available in Washington state)
- **Individual program** is available to 1099 and part-time associates of a practice
- **On-line application to obtain a quote** takes about ten minutes or less to complete and is available [here](#)

Benefits are available to association members, their families, employees and patients!

Plan benefit highlights include:

- **\$20 co-pay for chiropractic services**; 20 visits pre-authorized for reimbursement on full scope of practice (not available in Health Savings Account plan)
- Individual program is also available to **patients of the practice**
- All **"FACILITY" providers are in network nationwide** — "FACILITY" services include in- and out-patient procedures, imaging, labs, DME and PT services
- **Six ACA-compliant plan designs with 100% preventative services**
- **VSP vision and Sun Life dental coverage** is available for groups and individual members (no pre-existing limitation); \$1,000 orthodontic benefit also available

For more information, contact Mark Ritchie at 614-214-8334 or Mark.ritchieohio@gmail.com

Complete an [online application](#) now to obtain a quote!