

2021 Chiropractor Medical Insurance Program Update

First established in 2015, the Chiropractor Medical Insurance Program offers medical insurance exclusively for chiropractor members of state chiropractic associations, their employees and families. **We're excited to announce that in 2021 the program is now available in 49 states!** Throughout the past year, we've listened to member feedback to make the program even better, so you're sure to find the right benefits to meet your needs at competitive rates.

What's new in 2021?

- Easy-to-use, **on-line application**, with underwriting answers in 72 hours or less
- **Individual programs** available in 49 states (except Washington), eliminating the need to offer group programs to employees
- **Preferred** rate tier available for ages 18-59 years old and **Preferred Plus** rate tier available through age 64 to respond to increasing medical insurance rates for individuals 50 years and older in the marketplace
- **Twelve benefit designs**, an **HSA** (Health Savings Account) and **two network options**; all the options are ACA-compliant — this is traditional insurance with 100% preventative care included (see the benefit outline on the chiropractic association website for details)

Why apply for the Chiropractor Medical Program?

- **Chiropractors are healthier than the average population** – and the numbers over the past 6 years prove it — in 30,000 member-claim months, there has only been one cancer and 6 claims greater than \$100,000
- Chiropractors are small employers with roughly 2.5 employees participating per office; if you didn't have another employee to apply for medical insurance in past years, **you can apply yourself in 2021**
- Chiropractors enjoy a low underwriting risk factor, and most can qualify for better rates than the modified community rates available in most states; most chiropractors are not eligible for subsidies due to their income
- The program allows most employers to **pay premiums on a tax-favored basis**

How is the Chiropractor Medical Insurance Program different?

- **Annual rate increases have averaged under 5%** over the past 6 years
- Chiropractors have **renewed coverage more than 98.5% every year** of the program's 6-year existence
- The program has **grown every year since inception**
- It's **easy to apply on-line** directly from the state chiropractic association website

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

If you have questions, please contact 833-424-4764 (phone/fax).

Start your application on-line at your state chiropractic association website today!

Membership has its rewards!