Health Insurance Design and Conservative Therapy for Low Back Pain

This study examined the association between health insurance design features and choice of conservative therapy (PT or chiropractic care) versus primary care by commercially insured patients with new-onset low back pain.

OBSERVATIONAL STUDY OF ADULTS WITH NEWLY DIAGNOSED LOW BACK PAIN, 2008-2013

Study samples

- PT vs PCP sample: 2.8% chose PT
- Chiropractor vs PCP sample: 31% chose chiropractic care

In both samples:
- ~20% had most restrictive plan type (HMO/EPO)
- 7% had least restrictive plan type (PPO)
- 12% had >$1500 deductible

Odds of PT

- 32% higher for PPO patients
- 16% lower for EPO patients
- 19% lower for patients with $1001-$1500 deductible
- 29% lower for patients with >$30 co-pay

Odds of chiropractic care

- 21% higher for PPO patients
- 7% lower for patients with >$1500 deductible
- 14% lower for EPO patients
- 28% lower for HMO patients

Limitations include that the study analyzed only patients who sought care for low back pain and chose a physical therapist, chiropractor, or PCP as their entry-point provider.

EPO indicates exclusive provider organization; HMO, health maintenance organization; PCP, primary care physician; PPO, preferred provider organization; PT, physical therapy.