

Chiropractic Services Data Brief

Disclaimer

1. The data provided by the Bermuda Health Council (Health Council) must not be published or otherwise used without prior authorisation from the Health Council. Where authorisation is granted, the Health Council must be acknowledged as the source in a manner approved by the Health Council.
2. The Health Council does not make any guarantees or provide third-party validation for the data sources.
3. The data provided is derived from health insurance claims submitted to the Health Council by local licensed insurers for both local and overseas services. (Note: The dataset excludes claims for local hospital services and subsidy claims but includes claims for overseas hospital services). Claims are submitted by health businesses to the insurers using the applicable diagnosis codes (ICD-9 or ICD-10) and/or procedure codes (CPT, HCPCS, or local hospital charge codes).
4. The fiscal year (FY) is from 1st April to 31st March.
5. The data includes claims submitted by BF&M, Argus, CG, GEHI, HIP and FTC.
6. Claims data submitted by insurers do not include out-of-pocket expenses paid directly by patients.
7. Note: The COVID-19 pandemic may have impacted healthcare utilisation from March 2020 onward and should be considered when interpreting trends.

Data Description

The following tables present local and overseas expenditure, claim counts and unique claimants for chiropractic services over the four (4) fiscal years ending March 2020 through March 2023.

Definitions

- **Expenditure:** Total amount paid by local licensed health insurers for eligible claims.
- **Claim Count:** Total number of claims submitted by health service providers and health professionals to local insurers.
- **Claimants:** Number of unique individuals¹ who received care during the reporting period

Notes

- The analysis includes claims classified as chiropractic services based on the corresponding Current Procedural Terminology (CPT) procedure codes.
- Individuals may be represented in more than one procedure category if they received multiple procedures.
- Individuals may also appear in both local and overseas datasets if they received services in both settings.
- Reported expenditure excludes out-of-pocket expenses; therefore, the total expenditure on chiropractic services is not fully known.

¹ Unique individual counts are insurer-specific. As a result, individuals with multiple policies or claims involving more than one insurer may be counted more than once in the overall count.

Table 1 presents local chiropractic services expenditures, claim counts, and unique claimants for individuals under 19 years of age for fiscal years 2020–2023.

LOCAL DATA													
	Age	<19											
	Fiscal Year												
	Data Type	FY2020			FY2021			FY2022			FY2023		
		Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$48,079.50	597	116	\$41,161.00	515	83	\$35,380.50	459	78	\$36,229.00	453	77
	98941	\$48,747.70	600	145	\$52,828.00	652	144	\$56,459.00	699	155	\$74,090.00	906	190
	98942	\$940.00	9	8	\$390.00	5	5	\$1,015.00	13	11	\$726.00	7	7
	98943	\$406.00	5	<5	\$150.00	<5	<5	\$630.00	8	6	\$407.00	5	<5
Total		\$98,173.20	1,211	273	\$94,529.00	1,174	234	\$93,484.50	1,179	250	\$111,452.00	1,371	278

Table 2 presents local chiropractic services expenditures, claim counts, and unique claimants for individuals 20 to 44 years of age for fiscal years 2020–2023.

LOCAL DATA													
	Age	20 to 44											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$581,140.00	7,231	985	\$401,965.00	5,245	661	\$367,684.00	4,632	685	\$381,491.00	4,782	656
	98941	\$629,415.00	7,644	1,189	\$559,968.00	6,998	1,079	\$677,616.00	8,391	1,318	\$835,684.00	10,279	1,526
	98942	\$8,769.87	101	90	\$5,512.63	68	59	\$5,538.00	69	60	\$9,140.00	110	83
	98943	\$2,823.72	29	29	\$3,415.00	57	33	\$3,380.00	41	33	\$2,569.00	33	33
Total		\$1,222,148.59	15,005	2,293	\$970,860.63	12,368	1,832	\$1,054,218.00	13,133	2096	\$1,228,884.00	15,204	2,298

Table 3 presents local chiropractic services expenditures, claim counts, and unique claimants for individuals 45 to 64 years of age for fiscal years 2020–2023.

LOCAL DATA													
	Age	45 to 64											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$527,689.00	6,618	780	\$393,503.00	5,102	583	\$387,389.00	4,878	575	\$380,275.00	4,736	549
	98941	\$584,658.00	7,068	959	\$526,064.00	6,561	867	\$603,197.00	7,460	1,027	\$726,651.00	8,911	1,137
	98942	\$6,467.00	73	65	\$4,165.12	53	46	\$6,213.00	97	51	\$6,931.52	84	61
	98943	\$42,359.80	28	28	\$2,659.00	33	32	\$3,220.00	44	33	\$3,172.00	41	41
Total		\$1,121,173.80	13,787	1,832	\$926,391.12	11,749	1,528	\$1,000,019.00	12,479	1686	\$1,117,029.52	13,772	1,788

Table 4 presents local chiropractic services expenditures, claim counts, and unique claimants for individuals aged 65 years and over for fiscal years 2020–2023.

LOCAL DATA													
	Age	65+											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$121,566.00	1,540	163	\$84,446.00	1,085	117	\$96,153.00	1,230	118	\$99,741.00	1,260	166
	98941	\$91,825.00	1,125	173	\$131,086.00	1,746	314	\$190,125.00	2,517	478	\$187,721.00	2,501	411
	98942	\$809.00	10	10	\$707.00	9	9	\$917.00	12	9	\$1,182.00	13	13
	98943	\$1,396.08	17	17	\$735.00	8	8	\$594.00	8	7	\$ 461.00	6	6
Total		\$215,596.08	2,692	363	\$216,974.00	2,848	448	\$287,789.00	3,767	612	\$289,105.00	3,780	596

Table 5 presents overseas chiropractic services expenditures, claim counts, and unique claimants for individuals aged 19 years and under for fiscal years 2020–2023.

OVERSEAS DATA													
	Age	<19											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$214.58	7	<5	\$211.05	6	<5	\$771.00	14	<5	\$926.05	16	<5
	98941	\$1,009.30	35	7	\$1,166.16	38	8	\$128.15	5	<5	\$1,107.03	37	5
	98942	-	-	-	\$145.32	<5	<5	\$272.71	<5	<5	\$342.46	8	<5
	98943	\$87.25	5	<5	\$220.00	8	<5	\$17.45	<5	<5	\$17.45	<5	<5
Total		\$1,311.13	47	13	\$ 1,742.53	56	13	\$1,189.31	24	8	\$2,392.99	62	11

Table 6 presents overseas chiropractic services expenditures, claim counts, and unique claimants for individuals 20 to 44 years of age for fiscal years 2020–2023.

OVERSEAS DATA													
	Age	20 to 44											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$5,471.03	69	16	\$ 1,741.70	24	16	\$1,073.63	19	8	\$2,112.08	35	15
	98941	\$1,591.57	29	10	\$3,870.74	87	9	\$2,805.69	55	10	\$1,556.89	41	8
	98942	\$572.00	8	<5	\$609.74	16	<5	\$970.58	16	<5	\$69.46	<5	<5
	98943	\$116.79	<5	<5	\$212.21	9	<5	\$566.41	18	<5	\$239.55	8	<5
Total		\$7,751.39	110	32	\$6,434.39	136	28	\$5,416.31	108	26	\$3,977.98	85	25

Table 7 presents overseas chiropractic services expenditures, claim counts, and unique claimants for individuals 45 to 64 years of age for fiscal years 2020–2023.

OVERSEAS DATA													
	Age	45 to 64											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$3,656.18	79	17	\$4,408.32	65	10	\$5,592.95	116	11	\$5,461.86	81	22
	98941	\$4,090.20	80	16	\$2,989.21	56	6	\$2,733.06	49	9	\$2,241.60	45	9
	98942	\$272.00	<5	<5	\$1,370.36	36	5	\$488.16	8	<5	\$1,092.58	21	6
	98943	\$1,386.45	40	8	\$238.80	5	<5	\$118.86	5	<5	\$495.00	11	<5
Total		\$9,404.83	203	43	\$9,006.69	162	24	\$8,933.03	178	25	\$9,291.04	158	38

Table 8 presents overseas chiropractic services expenditures, claim counts, and unique claimants for individuals aged 65 years and over for fiscal years 2020–2023.

OVERSEAS DATA													
	Age	65+											
	Fiscal Year	FY2020			FY2021			FY2022			FY2023		
	Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
CPT Codes	98940	\$1,504.92	48	10	\$1,499.07	47	7	\$628.92	15	<5	\$1,132.40	20	5
	98941	\$1,524.48	29	6	\$403.45	16	<5	\$689.28	30	<5	\$1,252.87	33	7
	98942	\$159.53	<5	<5	-	-	-	-	-	-	-	-	-
	98943	\$315.44	18	<5	\$ 335.80	20	<5	-	-	-	\$50.37	<5	<5
Total		\$3,504.37	97	19	\$ 2,238.32	83	10	\$1,318.20	45	6	\$2,435.64	56	13

Figure 1. Total Local Expenditure by Age Group

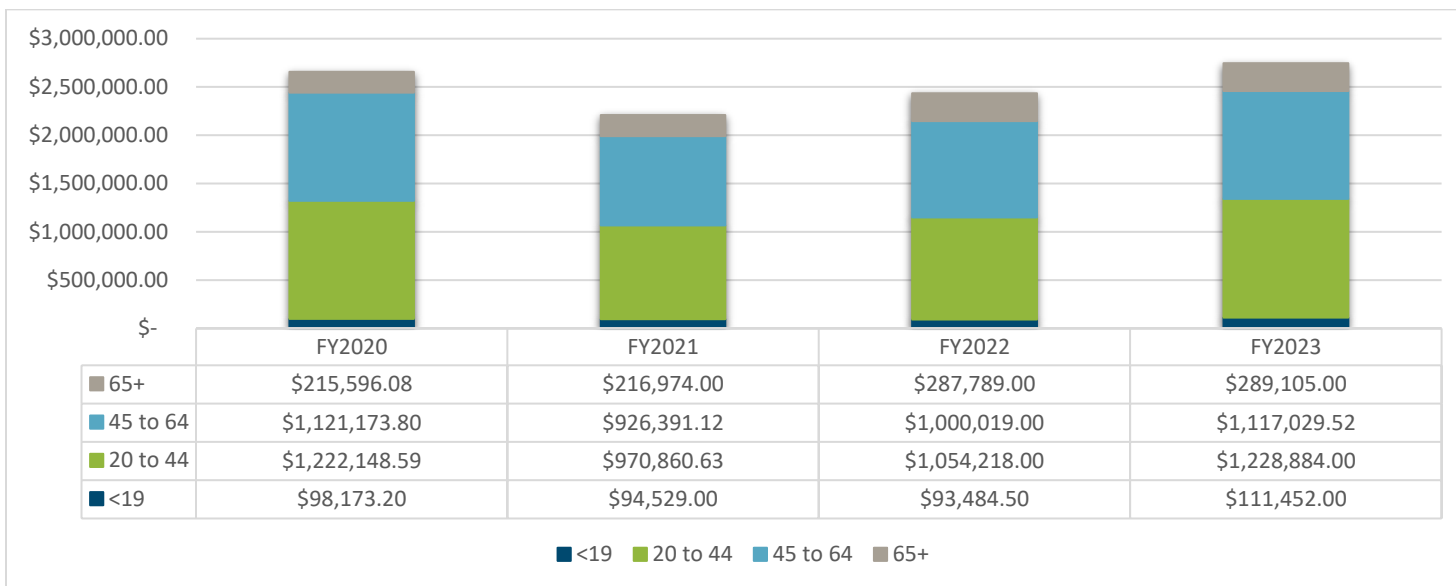


Figure 2. Total Local Claim Count by Age Group

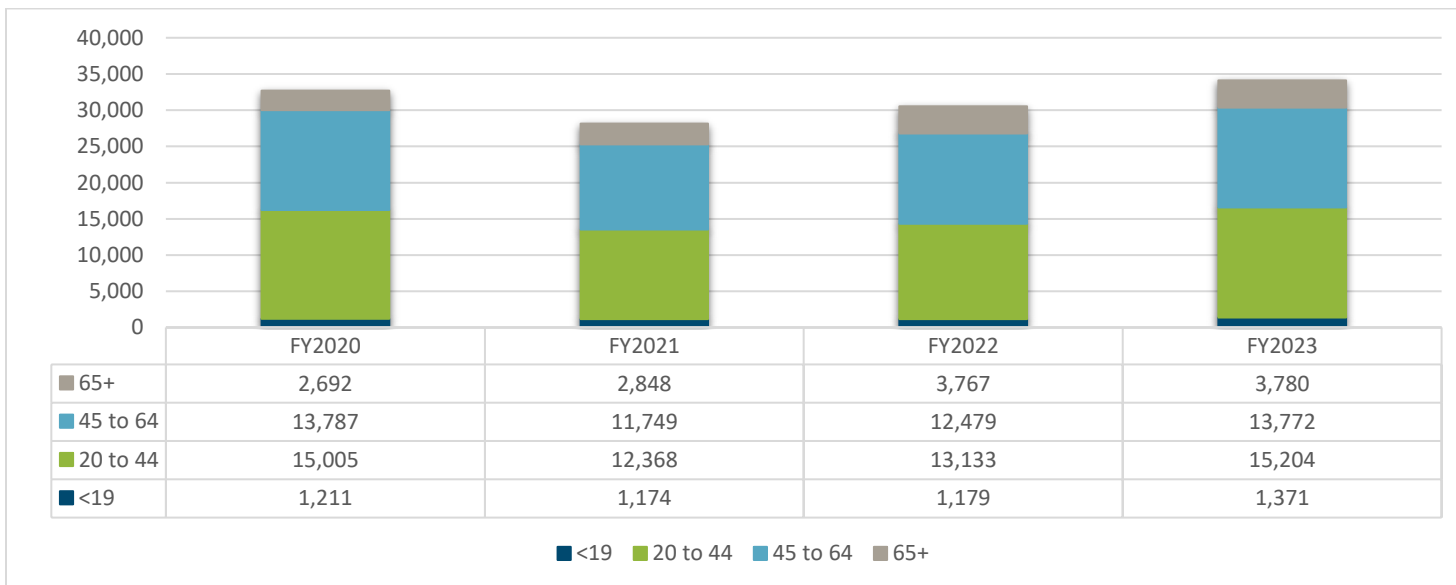


Figure 3. Total Local Claimants by Age Group

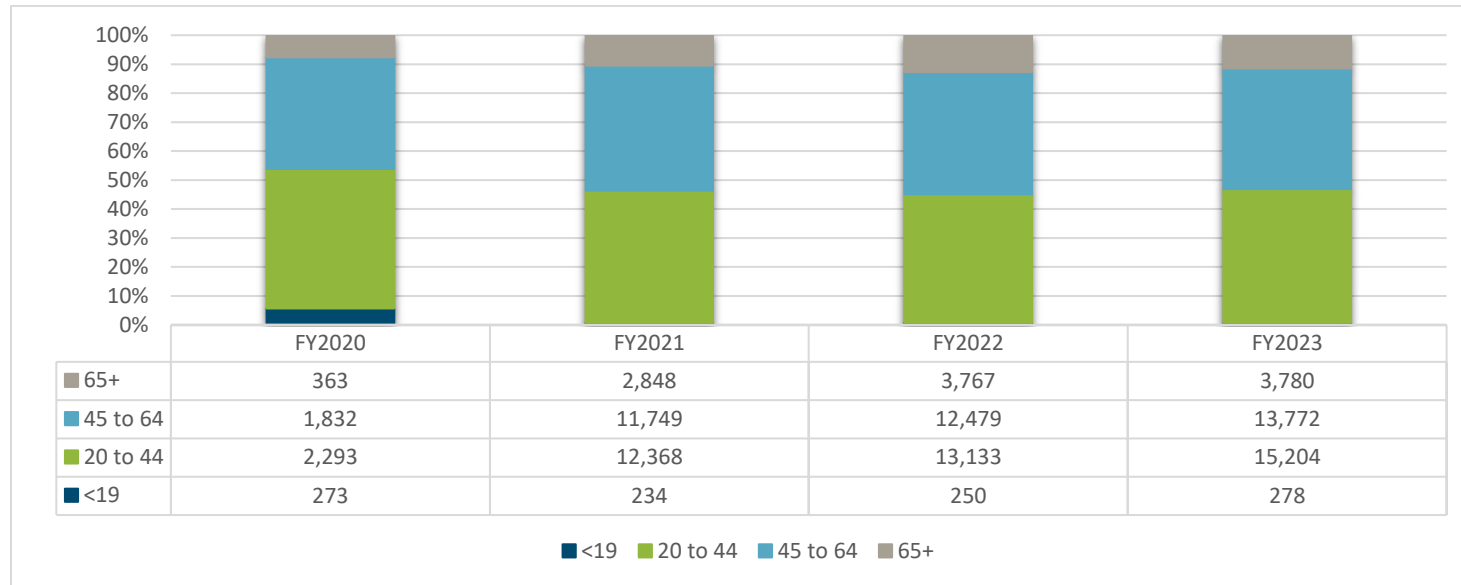


Figure 4. Total Overseas Expenditure by Age Group

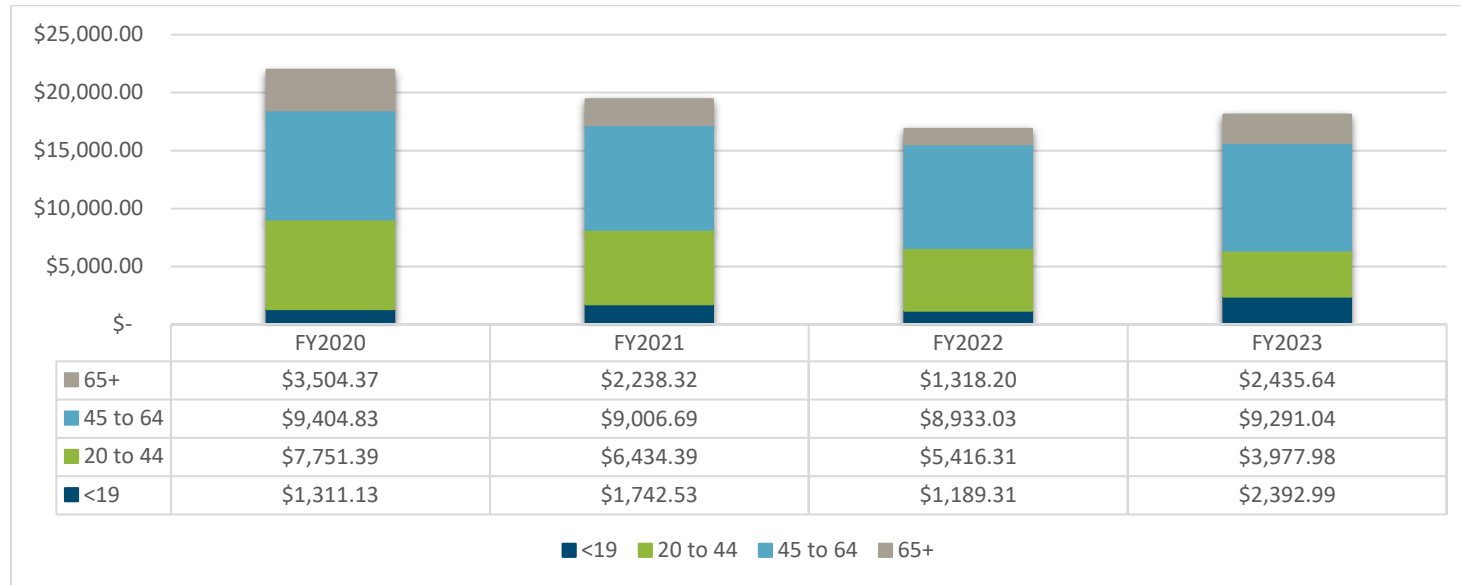


Figure 5. Total Overseas Claim Count by Age Group

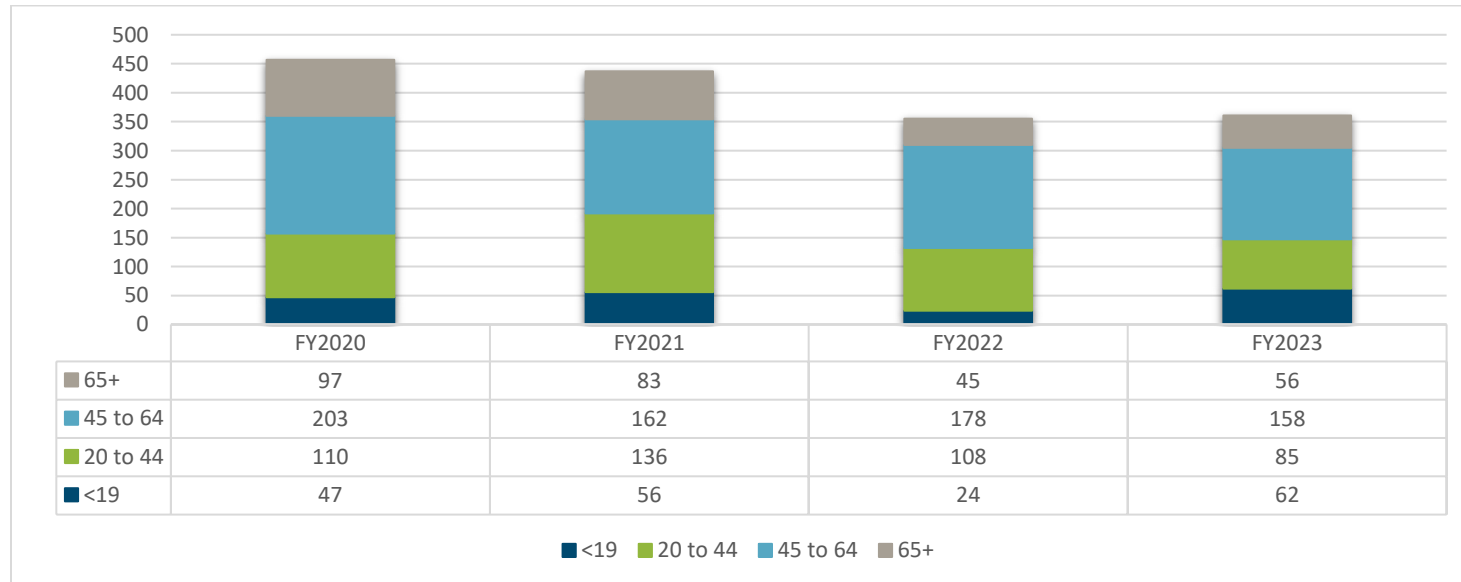


Figure 6. Total Overseas Claimants by Age Group

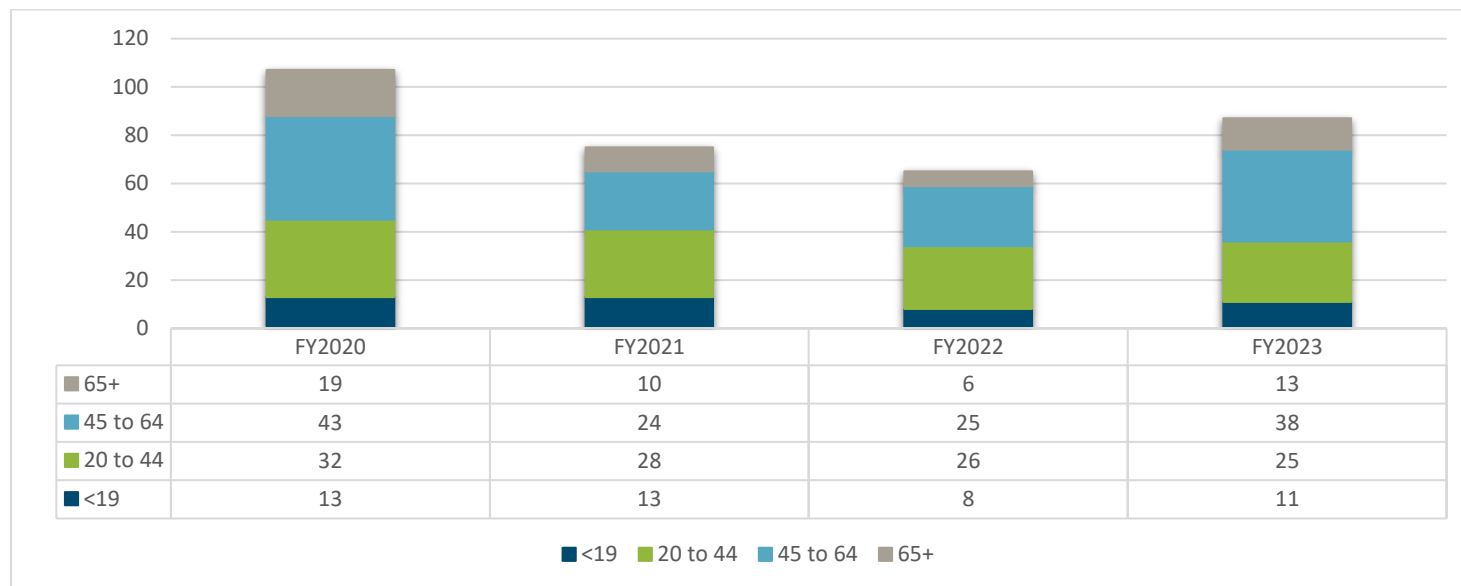


Table 9 presents the CPT codes and their corresponding description.

CPT CODE	DESCRIPTION
98940	Chiropractic Manipulative Treatment (CMT); spinal, 1-2 regions
98941	Chiropractic Manipulative Treatment (CMT); spinal, 3-4 regions
98942	Chiropractic Manipulative Treatment (CMT); spinal, 5 regions
98943	Chiropractic Manipulative Treatment (CMT); extra-spinal, 1 or more regions