



Board Complaints vs. Malpractice Claims: Key Concepts

Board complaints and malpractice claims are two distinct challenges that can significantly impact your chiropractic practice. In this article, you'll learn how they both work, their potential consequences, and how malpractice insurance provides essential protection against these risks.

Key Concepts

- Differences between board actions and malpractice claims
- Potential outcomes of board complaints vs. malpractice claims
- The value of chiropractic malpractice insurance

What are the differences between board complaints and malpractice claims?

The legal implications of board complaints and malpractice claims differ significantly. Board complaints (also known as board actions) typically involve administrative procedures and address professional conduct. They are overseen by state chiropractic boards that aim to enforce professional standards and increase public safety.

Board actions can result in penalties, such as fines, required training, or licensing implications, including suspension or revocation. Chiropractors

should approach board complaints seriously, as outcomes can impact their ability to practice.

In contrast, malpractice claims are civil legal disputes over damages for alleged negligence. They often involve lengthy lawsuits, where the plaintiff must prove that the chiropractor failed to meet the standard of care. They require legal representation and can lead to significant financial consequences like legal defense costs and possible compensation for the injured patient. This differs from board complaints, which don't typically result in financial awards to the complainant.

Now that we've covered the basic differences, let's dive into both board complaints and malpractice claims to further understand how they differ — and how to protect yourself from both.

What is a chiropractic board complaint?

A chiropractic board complaint is an allegation filed with a state's chiropractic regulatory board. It most often relates to violations of professional conduct or practice standards by a chiropractor.

Chiropractic boards serve as regulatory bodies for the profession. They establish standards of practice and uphold the integrity of the chiropractic profession as a whole. These boards are crucial in safeguarding patient interests and maintaining trust in chiropractic services.

When a board complaint is filed, the board assesses whether the chiropractor in question has breached professional standards. They conduct thorough investigations into the allegations, including reviewing patient records and interviewing relevant parties. This process ensures fairness and due diligence. The board's role is to determine whether discipline is

warranted, such as fines, continuing education, or license suspensions and/or revocations.

Board complaints are different from malpractice claims, but it's important to note that the two can occur concurrently. While malpractice claims deal with patient liability, board complaints focus on administrative or ethical issues.

Always let your malpractice insurance carrier know right away if a board complaint is brought against you. Malpractice insurance carriers may help defend chiropractors against board complaints, but disciplinary measures are not covered by most policies and fines imposed will be at the practitioner's expense.

What are common reasons for chiropractic board complaints?

Chiropractic board complaints often stem from various issues related to patient care. Addressing these issues early can prevent escalation and knowing these common triggers can help chiropractors minimize potential risks.

Common reasons for chiropractic board complaints include:

- Unprofessional conduct or interactions
- Billing discrepancies or fraudulent claims
- Breaches of patient privacy

Avoiding these common pitfalls requires diligence and empathy. By maintaining open communication with patients, chiropractors can mitigate many issues. This approach not only reduces the chance of complaints but also fosters trust with patients.

What is a chiropractic malpractice claim?

A chiropractic malpractice claim arises when a patient alleges harm due to a chiropractor's care. It's a legal dispute centered on professional negligence, focusing on whether the care provided met the expected standard, and can lead to a money judgment.

Patients may file malpractice claims for various reasons, including improper adjustments, failure to diagnose a condition, or causing a new injury. The claims process usually begins with the patient filing a complaint, which moves to investigation and, potentially, litigation.

From the chiropractor's perspective, a malpractice claim can be both financially and professionally draining. It involves legal proceedings where the chiropractor might need expert witnesses to testify regarding the standard of care. The repercussions of a malpractice claim can extend beyond monetary compensation – they may impact the chiropractor's reputation and future practice opportunities.

Obtaining comprehensive chiropractic malpractice insurance can help mitigate these risks and provide relief for the financial burden of litigation.

What are the consequences of malpractice claims for chiropractors?

Malpractice claims can have serious repercussions for chiropractors. Claims may lead to costly legal battles and emotional hardship. They can also damage a chiropractor's professional reputation. Trust is crucial in healthcare, and a claim can lead patients to question a practitioner's competence. This loss of trust might reduce patient numbers and revenue.

Furthermore, malpractice claims could affect a chiropractor's professional licensure. If found liable for malpractice, they might in turn face a separate disciplinary action from the chiropractic board.

The emotional toll of a malpractice claim should not be underestimated. Facing allegations of malpractice can be distressing. It's essential for chiropractors to be prepared with reliable malpractice insurance to mitigate these potential consequences.

Learn more about what to expect from a malpractice claim in [this article](#).

Protect your practice: malpractice insurance for chiropractors

Malpractice insurance is a crucial safeguard for chiropractors. Without it, the financial burden of a malpractice claim can be extremely overwhelming. Not only does it provide protection against claims, covering legal fees and potential settlements, but malpractice carriers often help defend insureds against board complaints, too.

Securing malpractice insurance ensures that chiropractors can focus on patient care rather than worrying about litigation. This is essential for maintaining a high standard of service and patient trust.

When choosing a policy, it's important to understand the coverage options available. Chiropractors should consider their practice's specific needs and potential risks. Some policies cover additional areas, like cyber liability or loss of earnings.

Read [this article](#) to learn more about included coverages in malpractice policies.

Selecting the right insurance company is crucial as well. A reliable carrier will have extensive experience with chiropractic malpractice claims, financial stability, and valuable risk management resources. Thorough research and [comparison](#) are key to finding the best coverage.

ChiroPreferred has you covered

At ChiroPreferred, we understand how stressful board complaints and malpractice claims can be. That's why we offer coverage tailored to each chiropractor's needs, with helpful included coverages like administrative hearing defense. With 40+ years of chiropractic malpractice expertise, we are prepared to protect your good name so you can focus on what truly matters – delivering high-quality care to your patients.

Ready to get covered? [Reach out to our team](#) or [start a quote](#) today.

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