

# Rising Health Care Costs: What Chiropractors Need to Know About Patient Affordability

Health care affordability has become one of the most pressing concerns facing Americans today. According to a recent KFF Health Tracking Poll, the cost of health care now ranks as the **top financial worry for U.S. households**, surpassing concerns about food, housing, utilities, and gas.

For chiropractors, this trend is more than just a national statistic. It directly affects patient behavior, care decisions, and the long-term sustainability of practices that rely on consistent patient visits. Understanding what patients are experiencing financially can help chiropractic practices respond with solutions that keep care accessible and affordable.

## Health Care Costs Are Americans' Biggest Financial Concern

The KFF poll found that **two-thirds of Americans (66%) say they are worried about being able to afford health care**, including insurance premiums and out-of-pocket costs such as office visits and prescriptions. (Schumacher, et al., 2026)

Even more telling, about **32% of adults report being “very worried” about paying health care bills**, a higher percentage than those who say the same about paying for groceries, rent, or utilities.

In addition, most Americans expect the problem to worsen. **More than half of adults (56%) believe health care costs will become less affordable in the coming year.**

These numbers reveal an important reality: patients are increasingly anxious about medical expenses, even if they have insurance coverage.

## Cost Concerns Are Changing Patient Behavior

Affordability concerns are not just theoretical. They are actively shaping how patients interact with the health care system.

Research tied to these polls shows that many Americans are **delaying or avoiding medical care due to cost pressures**, including routine visits and preventive services.

For chiropractic practices, this trend can show up in several ways:

- Patients spacing out appointments
- Patients stopping care plans earlier than recommended
- Hesitation to start care due to cost uncertainty
- Increased interest in cash options or predictable pricing

When patients are worried about affordability, they often prioritize only those treatments they view as absolutely necessary.

## The Opportunity for Chiropractic Care

Chiropractic care has a unique opportunity in this environment. Compared to many other forms of care, chiropractic services often offer:

- Lower overall treatment costs
- Conservative, drug-free approaches to pain management
- Flexible care plans

These characteristics align well with what cost-conscious patients are seeking.

In fact, as health care affordability becomes a top concern nationwide, many patients are actively looking for providers who offer **predictable pricing and practical solutions outside of traditional insurance systems.**

Chiropractors who recognize this shift can position their practices as part of the solution.

## Helping Patients Access Affordable Care

One of the most effective strategies practices can implement is providing patients with **clear, affordable payment options** that reduce financial stress.

Programs like ChiroHealthUSA allow practices to offer compliant discount medical plans that help patients access lower fees for care. These programs provide a structured way for chiropractors to support patients who:

- Have high deductibles
- Have limited insurance coverage
- Have no insurance at all

Instead of delaying care due to cost concerns, patients gain a predictable and affordable way to continue treatment.

For doctors, this approach can improve:

- Patient retention
- Practice profitability
- Long-term practice stability

The message from patients is clear. Health care costs are now the **number one financial concern in America**, and affordability will continue to shape how patients access care.

Chiropractors who respond with transparency, flexibility, and patient-centered pricing will be better positioned to serve their communities and grow their practices.

As affordability becomes a defining issue in health care, practices that help patients stay consistent with care will not only improve outcomes but also strengthen trust and loyalty.

Programs like ChiroHealthUSA give chiropractors a practical way to meet patients where they are financially, ensuring that rising costs do not stand in the way of the care people need.

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*Dr. Ray Foxworth, DC, FICC, is the visionary behind ChiroHealthUSA, serving as its esteemed founder and CEO. With over 39 years of dedicated service in chiropractic care, Dr. Foxworth has navigated the complexities of billing, coding, documentation, and compliance firsthand. His rich experience includes roles as the former Staff Chiropractor at the G.V. Sonny Montgomery VA Medical Center and past chairman of the Chiropractic Summit and Mississippi Department of Health.*

*Dr. Foxworth is deeply committed to advancing the chiropractic profession, which is evident through his leadership roles. He is an at-large board member of the Chiropractic Future Strategic Plan and holds an executive board position with the Foundation for Chiropractic Progress.*