

Table of Contents

Page

Background

MSK Conditions in Canada

- Work & MSK Conditions
- Work Related Upper Limb MSK conditions
- Back Pain
- Chronic Pain

Economic Impact of MSK Conditions in Canada

Chiropractic Care and Workers Health

- Injured Workers & Chiropractic Care
- Getting Workers Back to Work
- Cost Effectiveness of Chiropractic Treatment
- Patients with and without Chiropractic Care Coverage

MSK Conditions & Canadian Employers

Musculoskeletal conditions (MSK) such as back pain, arm or neck strain or diseases of the joints have a considerable impact on the Canadian workforce, economy, employers, and employees. The impact of MSK conditions will be observed by employers in decreased productivity and absenteeism. MSK conditions remain the number one cause of work related lost time claims and cost workplace hundreds of million dollars from absenteeism and lost productivity.¹ In 2011-12, absenteeism cost Canadian organizations an average of 2.4% of gross payroll which is an overall loss of more than \$16.6 billion to the Canadian economy.² In Canada, occupational injuries and diseases are estimated to cost over \$13.5 billion per year.³ MSK conditions have a significant impact on employers and employees.

Treating and preventing MSK conditions should be a priority for employers. Chiropractic treatment can treat and assist in the prevention of MSK conditions. To diminish the cost of MSK conditions, employers should ensure that chiropractic care is included in their employee health benefits.

Prevalence of MSK Conditions in Canada

A majority of Canadians will experience MSK conditions. For example, one in eight Canadians report having a chronic back problem and most Canadians will report back pain at some point in their lifetime. One in ten Canadians were limited from their normal activities due to a repetitive strain injury.⁴ Acute medical conditions remained the main cause of absence in 2013 in excess of 4 weeks. 21.9% of absences were related to stress-related mental ill health, 12.5% of absences were related to musculoskeletal conditions, and 7.4% were related to home/family issues.⁵ MSK conditions have a direct and indirect cost to a company through lost productivity, absence from work, and presenteeism.

The severity and impact of MSK conditions have been recognized by Canadian employers. In a survey conducted by Sun Life Financial Wellness Institute, Canadian firms identified health risk that were a concerns in their organization. Respondents identified the following MSK conditions as a health risk concerns in their organization: back ailments (29%), pain management (5%), arthritis (13%), and migraine/cluster headaches (14%).⁶ The health risks of these conditions have an impact to the overall productivity and profit margin of companies. By providing or facilitating access to treatment can prevent costly consequences of MSK conditions. The research and evidence provided in this report will illustrate the role chiropractic care can play in mitigating the cost and risk of MSK conditions to a company.

Chiropractors & MSK Conditions

As the experts in the musculoskeletal system, chiropractors are in a unique position to treat MSK conditions. Chiropractors in Canada are educated through two programs offered at the Canadian Memorial Chiropractic College (CMCC) in Toronto, and at the Université du Québec à Trois-Rivières (UQTR). Both programs are

¹ Occupational Health and Safety Council of Ontario (OHSCO). (2007). MSD Prevention Guidelines for Ontario. Musculoskeletal Disorders

² Benefits Canada, "Absenteeism costs topped \$16 billion in 2012," [Benefits Canada](#), October 8, 2013.

³ Logan, R. & Reeder, P. Occupational injuries and diseases in Canada 1996-2005: Injury rates and cost to the economy. Human Resources and Social Development Canada, 2007

⁴ Robin McGee, "Fit for Work? Musculoskeletal Disorders and the Canadian Labour Market," [The Work Foundation](#), May 2009.

⁵ Benefits Canada, "Employee absence costs rise," [Benefits Canada](#), April 15, 2013.

⁶ Sun Life Wellness Institute, 2011 Buffett National Wellness Survey, Sun Life Financial. 2011.

accredited by the Canadian Federation of Chiropractic Regulatory and Educational Accrediting Boards. CMCC and UQTR are recognized degree-granting institutions by the respective Ontario and Quebec governments.

Students are required to complete a minimum of three years of university before they are eligible for admission to the CMCC accredited program. The CMCC program requires four years of full-time study. In Quebec, UQTR has a five-year, full-time program following graduation from a CÉGEP health science program. The four-year full-time chiropractic program includes 4,200 hours of clinical education and a 12-month clinical internship.

The core curriculum of chiropractic is composed of courses in anatomy, biochemistry, physiology, neurology, embryology, principles of chiropractic, radiology, immunology, microbiology, pathology, nutrition, biomechanics and clinical sciences related to diagnosis. Chiropractors are educated and develop the skills to diagnose and treat the musculoskeletal system.

A chiropractor's primary goal is to improve areas of reduced movement in the joints and supporting tissues to decrease pain, and reduce muscle tightness through the restoration of normal mechanics and normal functioning of the spine, extremities and supporting soft tissue structures. Chiropractic care may also be palliative, providing symptomatic relief to patients with chronic conditions, complementing other health care treatments and improving the wellbeing of the patient. Chiropractic care can assist patients who are suffering from MSK conditions get back to their normal lives or back to work.

Direct and Indirect Cost of MSK Conditions to Employers

Workers who suffer from MSK conditions either caused by work or lifestyle injury have an impact on a company's productivity. The economic cost of MSK conditions are experienced in three stages:

- Direct
- Indirect
- Presenteeism.

The time an injured worker is out of work is a direct cost to the company. The indirect cost is the impact of an absent worker on customers, co-workers, administrative cost, accident investigation time, and overtime costs to replace the ill or injured worker. Indirect costs have been estimated to cost five to twenty-five times the direct costs.⁷ Presenteeism is the lost or decreased productivity caused by workers who are at work but are suffering pain and discomfort due to an MSK condition.

Absenteeism due to an MSK condition has a direct and indirect cost to employers. On average, Canadian workers missed an excess of 4 weeks due to acute medical conditions and 12.5% of these medical conditions were due to MSK conditions.⁸ For employers, MSK conditions have a direct and an indirect cost. The time that a worker is not at work because of MSK conditions is part of the direct cost. The indirect cost are estimated on the negative impact on customers, co-workers, administrative cost, accident investigation time, and the cost of overtime to replace the ill or injured worker. The number of days that a worker is absent from work will vary depending on the injury and severity of the MSK condition. The chart provides an

⁷ Tim Windsor, "Assessing the Economic Impact of Proactive Injury/Illness & Health Management," IAPA Conference.

⁸ Benefits Canada, "Employee Absence Costs Rise," Benefits Canada, April 15, 2013.

estimate of the direct and indirect cost to an employer if a worker is absent from work for a particular profession. The median number of days missed were obtained from the US Bureau of Labour Statistics and the average weekly salary for each profession is derived from statistics Canada. The total indirect costs are based on a costs range of five times the direct cost. This reflect the direct and indirect cost per employee.

Estimated Cost Per-Employee for Selected Profession

Profession	Weekly Salary ⁹	Wage Cost Per Day	Median Number of Days Missed ¹⁰	Total Direct Cost	Total Indirect Costs	Total Indirect & Direct Costs
Forestry Logging and Support	\$997	\$199	7	\$1,393	\$6,965	\$8,358
Manufacturing	\$1,041	\$208	9	\$1,872	\$9,360	\$11,232
Wholesale Trade	\$534	\$106	10	\$1,060	\$5,300	\$6,360
Construction	\$1,215	\$243	11	\$2,673	\$13,365	\$16,038
Retail Trade	\$534	\$106	7	\$742	\$3,710	\$4,452
Transportation Warehouse	\$988	\$197	20	\$3,940	\$19,700	\$23,640
Finance and Insurance	\$1,076	\$215	7	\$1,505	\$7,525	\$9,030
Administrative Support	\$768	153	10	\$1,530	\$7,650	\$9,180
Public Administration	\$1,196	239	13	\$3,107	\$15,535	\$18,642

The total indirect and direct costs in the chart represent the average cost based on the average number of days missed due to MSK conditions. Individual cases may be longer than the median; as a result, the cost to a company would be higher.

MSK Conditions and Productivity

The impact of MSK conditions are not limited to injured workers who are absent. MSK conditions have an impact on workers who are at work and suffer from MSK conditions (presenteeism). Presenteeism is when a worker is ill but is at work. Studies have demonstrated that worker's productivity is diminished when a worker works while ill. A study published in the American Journal of Medicine calculated the impact presenteeism and MSK conditions. The study calculated that a worker who was suffering from pain or discomfort due to headaches would lose an equivalent of 2.87 productive hours a week, 3.93 hours from back pain, 4.27 hours for other MSK conditions per week.¹¹

Chiropractic care can assist companies to get injured workers or workers suffering from MSK conditions back to work and increase productivity. It is important to recognize that there are direct and indirect costs, and the impact of MSK conditions on workers who are working with discomfort or pain.

The negative impact of MSK conditions are noticed by employers by their direct, indirect, and productivity loss. The impact and costs of MSK conditions to the Canadian economy are considerable.

Economic Impact of MSK Conditions to Canadian Economy

⁹ Statistics Canada, Earnings, average weekly, by industry, monthly (Canada), Statistics Canada, <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/labor93a-eng.htm>.

¹⁰ USA Bureau of Labour Statistics, Non-Fatal Occupational Injuries and Illness Requiring Days Away from Work: 2012, US Department of Labour, November 26, 2013.

¹¹ Walter Stewart, Judith Ricci, et. al., "Lost Productive Time and Cost due to Common Pain Conditions in the US Workforce," JAMA, 2003;290(18).

A significant portion of the Canadian workforce are affected by MSK conditions which leads some workers from either unable or temporary unable to work. MSK conditions are the number one cause of work related lost time claims. The following cost estimates highlight the economic impact of MSK conditions:

- In 2011-12, absenteeism cost Canadian organizations an average of 2.4% of gross payroll which is an overall loss of more than \$16.6 billion to the Canadian economy.¹²
- On average Canadians lost an average of 9.3 workdays per full-time employee. This translates into approximately \$1,700 lost per employee (this calculation does not including non-farm employees) and this does not include the additional costs such as replacement wages, sick leave costs, and administrative expenses.¹³
- Disability absence costs due to injury or illness could cost companies with 1,000 workers more than \$3 million a year.¹⁴
- The average organization is spending more than \$10.5 million a year in total absence claims. Eight to 12% of Canada's workforce is off the job due to illness or injury and receiving some type of compensation.¹⁵
- In 2008, \$7.67 Billion was paid by Worker Compensation Boards. This is an average of \$24,845 per each new accepted claim. Workmen Compensation Board's paid \$2.03 billion in health care and vocational rehabilitation payments.
- Total direct annual costs of occupational injuries to the Canadian economy were estimated to be \$9.7 billion in 2008. When factoring direct and indirect costs, the total costs of occupational injuries to the Canadian economy, can be estimated to be more than \$19 billion annually.¹⁶

MSK conditions are a problem for all Canadian employers and have a considerable impact on the Canadian economy. The economic burden of MSK conditions has an impact on all business. Addressing and treating the risk factors of MSK conditions will decrease the downstream costs of the condition on employers.

Chiropractic Treatment

As the experts of MSK conditions, chiropractors can effectively manage and treat MSK conditions that Canadians are suffering. In particular, chiropractic can assist Canadians and private insurance industry manage and treat injured workers and get the workers back to work.

A chiropractor's primary goal is to improve areas of reduced movement in the joints and supporting tissues to decrease pain, and reduce muscle tightness through the restoration of normal mechanics and normal functioning of the spine, extremities and supporting soft tissue structures.

Chiropractic care may also be palliative, providing symptomatic relief to patients with chronic conditions, complementing other health care treatments and improving the well-being of the patient. Chiropractic care assists patients who are suffering from MSK conditions get back to their normal lives and for those patients to get back to work. In addition, chiropractic care can get injured workers back to work.

Chiropractic Care – Upper Limb

¹² Benefits Canada, "Absenteeism costs topped \$16 billion in 2012," Benefits Canada, October 8, 2013.

¹³ Sanofi, 2014 The Sanofi Canada Health Survey, 2014, Sanofi-Aventis Canada Inc.

¹⁴ Craig Sebastiano, "Employee Absences Costly for Employers," Benefits Canada, March 13, 2007.

¹⁵ Cira, "Mental Health," presentation. Cira, <http://www.benefitscanada.com/wp-content/uploads/2013/11/Karen-Seward-CIRA-Medical-Services.pdf>.

¹⁶ Jay Gilks, et. al., "Occupational Injuries and Diseases in Canada, 1996-2008: Injury Rates and Cost to the Economy," Statistics Canada, July 2010.

Chiropractic care is an effective treatment for upper limb pain. Chiropractic care has been studied to provide effective relief and cure for MSK conditions. The following are a few studies that demonstrate the clinical effectiveness of chiropractic care for upper limb:

- RAND Study on Chronic Neck Pain: The RAND Corporation conducted both a literature review and a multidisciplinary panel appropriateness study for neck pain. The report stated that spinal manipulation could deliver short-term pain relief and improved range of motion for sub-acute or chronic pain.¹⁷
- Journal of Manipulative Physiological Therapeutics: In a randomized clinical trial of chronic neck pain patients who received 15-25 chiropractic treatments over a five week period had significantly lower pain scores and greater head repositioning accuracy than another group with the same condition.¹⁸
- British Medical Journal: A study examining shoulder girdle pain concluded that manual manipulation was superior to physical therapy, while for synovial pain at the shoulder's ball and socket joint, corticosteroid injections were the most effective approach.¹⁹
- British Medical Journal & Annals of Internal Medicine: A study evaluated manual therapy, physiotherapy, and GP care in patients with neck pain. After 1 year of follow-up, manual therapy was significantly less costly than physiotherapy and GP care. Moreover, manual therapy was significantly more effective in reducing neck pain than physiotherapy, but not disability. The manual therapy demonstrated dominance (both less costly and more effective) over both physiotherapy and GP care for perceived recovery and utility. Also, manual therapy was dominant over physiotherapy for pain intensity.²⁰

Chiropractic Care – Back Pain

Chiropractic care is an effective treatment for back pain. Back pain is the leading cause of work-related disability and missed days of work. Chiropractic care has been studied to provide effective relief and cure for MSK conditions. The following are a few studies that demonstrate the clinical effectiveness of chiropractic care for back pain:

- JAMA: In 2013, the Journal of American Medical Association recommended that patients see a chiropractor first for treatment of back pain. The information in JAMA reinforces the American Chiropractic Association's (ACA) position that conservative care options should serve as a first line of defense against pain.²¹
- Spine: In the Medical Journal Spine, a study was conducted where sufferers of lower back pain all received standard medical care and half of the participants additionally received chiropractic care. The researchers found that in standard medical care plus chiropractic care patients, 73% reported

¹⁷ Shekelle PG, Adams AH, et al. *The Appropriateness of Spinal Manipulation for Low-Back Pain: Project Overview and Literature Review*, Santa Monica: RAND; 1991.

¹⁸ Palmgren PJ, Sandstorm PJ, et al. *Improvement after Chiropractic Care in cervicocephalic Kinesthetic Sensibility and Subjective Pain Intensity in Patients with Non-traumatic Chronic Neck Pain*. Journal Manipulative Physiological Therapeutics, February 2006; 29(2): 100-106.

¹⁹ Winters JC, Sobel JS, et. al. *Comparison of Physiotherapy, Manipulation, and Corticosteroid Injection for Treating Shoulder Complaints in General Practice: Randomised, Single Blind Study*, BMJ. 1997; 314.

²⁰ Korthals-de Bos IBC, Hoving JL, et al. *Cost effectiveness of physiotherapy, manual therapy, and general practitioner care for neck pain: economic evaluation alongside a randomised controlled trial*. British Medical Journal 2003; 326:911.

Hoving JL, Koes BW, de Vet HC, et al. *Manual therapy, physical therapy, or continued care by a general practitioner for patients with neck pain. A randomized, controlled trial*. Annals Internal Medicine 2002; 136:713-22.

²¹ Melissa Lee, JAMA Suggests Chiropractic for Low Back Pain, May 08, 2013. Accessed on July 23, 2014. http://www.acatoday.org/press_css.cfm?CID=5185.

that their pain was completely gone or much better after treatment compared to just 17% of the group that only received standard medical care.²²

- Journal of Manipulative & Physiological Therapeutics: published a study that systematically reviewed trial-based economic evaluations of manual therapy relative to other alternative interventions used for the management of musculoskeletal conditions. The study found that chiropractic manipulation was found to be less costly and more effective than physiotherapy or GP care in improving neck pain. Manual therapy relative to other interventions used for the management of musculoskeletal conditions, indicating that some manual therapy techniques may be more cost-effective than usual GP care, spinal stabilization, GP advice, advice to remain active, or brief pain management for improving low back and shoulder pain/disability.²³

Chiropractic Care – Chronic Back Pain

Chiropractic care is an effective treatment for chronic back pain. Chiropractic care has been studied to provide effective relief and cure for MSK conditions. The following are some studies that demonstrate the clinical effectiveness of chiropractic care for back pain:

- Journal of Manipulative Physiological Therapeutics & Spine: A study was conducted comparing the treatment results of patients treated with medication, spinal manipulation (chiropractic), and acupuncture. The study found that the highest proportion of early recovery was found for manipulation (27.3%), followed by acupuncture (9.4%), and medication (5%). A follow-up study published in Spine found that in patients with chronic spinal pain syndrome, spinal manipulation, if not contraindicated, may be the only treatment modality of the assessed regimes that provides broad and significant long-term benefit.²⁴
- Journal of Manipulative Physiological Therapeutics: In a practice based research study of 2,870 patients with acute and chronic back pain who visited a physician or a chiropractor, the study found superior outcomes for those receiving chiropractic care. Acute patients demonstrated greater relief at all-time point during the study and treatments. Chronic patients experienced the greatest relief in the short term, and both acute and chronic patients experienced somewhat greater relief up to one year.²⁵
- Journal of Alternative Complementary Medicine: A head-to-head comparison of chiropractic care versus medical care was studied in a British Health Services hospital pain clinic for chronic back pain. Improvement in pain intensity at week 8 was 1.8 points greater for the chiropractic group than for the pain clinic group. This is considered a substantial difference. Disability scores demonstrated a greater benefits for patients in chiropractic care. Chiropractic care patients showed a 5 fold difference in degree in improvement.²⁶

²² Goertz C, Long C, et al. (2013) *Adding Chiropractic Manipulative Therapy to Standard Medical Care for Patients With Acute Low Back Pain*, **Spine**, 2013, 38, 627-634

²³ Tsertsvadze A, Clar C, et. al, *Cost-Effectiveness of Manual Therapy for the Management of Musculoskeletal Conditions: A Systematic Review and Narrative Synthesis of Evidence From Randomized Controlled Trials*, Journal of Manipulative Physiological Therapeutics, 2014 Jun 27.

²⁴ Muller R, Giles LG, *Long-term Follow-up of a Randomized Clinical Trial Assessing the Efficacy of Mediation, Acupuncture, and Spinal Manipulation for Chronic Mechanical Spinal Pain Syndromes*, Journal of Manipulative Physiological Therapeutics, January 2005; 28(1).

²⁵ Hass M, Goldberg, Aickin M, et. al, *A Practice-Based Study of Patients with Acute and Chronic Low Back Pain Attending Primary Care and Chiropractic Physicians: Two-Week to 48 Month Follow-up*, Journal of Manipulative Physiological Therapeutics, 2005; 28(1).

²⁶ Wilkey A, George M, et. al, *A Comparison between Chiropractic Management and Pain Clinic Management for Chronic Low-Back in a National Health Service Outpatient Clinic*,

Evidence based studies have been published supporting the efficacy of chiropractic treatment for various MSK conditions. The overview provide are a sample of some studies that present data supporting the health effectiveness of chiropractic are for various MSK conditions. The evidence based studies are a sample of the studies that have been published supporting the benefits of chiropractic care.

Chiropractic Treatment Effectiveness in Treating MSK Conditions

Chiropractic care is cost effective compared to other treatments. One example of the effectiveness of chiropractic care can be illustrated in data from the Manitoba Workers Compensation Board.

Average Days Lost by Treatment

Year	Physician Care	Chiropractic Care	Physiotherapy Care
2003	34	30	60
2006	39	35	64

As illustrated in the table, chiropractic care on average got workers back to work with fewer treatments. This illustrate the effectiveness of chiropractic care and employers should include chiropractic care as part of their benefit package. In addition, Ontario WSIB

In addition, the average cost per claim for the Manitoba Workers Compensation Board was lower for chiropractic compared to physiotherapy.

Average Cost Per-Claim

Year	Chiropractic	Physiotherapy
2001		
2002		
2003		
2004		
2005		

As illustrated in the data, chiropractic care is cost effective compared to other treatments. Employers and policy advisors should integrate chiropractic care to mitigate the impact and cost of MSK conditions to employees and employers.

Chiropractic Care Coverage – Savings to Employers

Chiropractic care should be part of extended health care coverage as it assists in decreasing costs and assisting patients get back to work. There have been studies conducted by academics with the cooperation of the insurance industry examining the impact of not providing chiropractic care to plan members. These studies illustrate the health and economic cost to employers, employees, and the health care system. The following are studies examining the impact of individuals who had or did not have access to chiropractic care:

- Blue Cross/Blue Shield Pilot: 5,500 Blue Cross/Blue Shield members with musculoskeletal disorders were examined. The study showed that members who had chiropractic and physical therapy were less likely to have surgery and lower back pain. The study showed that 89% of plan members treated had a greater than 30% improvement in 30 days of their MSK conditions.

- Blue Cross Tennessee: The researchers concluded that insurance companies that restrict access to chiropractic for low back pain may inadvertently pay more for care. The study found that the group that was treated by chiropractic care were 40% lower. According to this study, had all the low back cases initiated with a chiropractor, this would have led to an annual cost savings of \$2.3 million for Blue Cross Tennessee.²⁷
- Comparative Analysis – Coverage: A four year retrospective was conducted on 70,000 health plan members that had chiropractic care and other that did not have coverage. The study concluded that providing coverage for chiropractic care decreased annual health care costs, lower utilization (per 1000 episode) of plain radiographs, less lower back surgery, less hospitalization, and less magnetic resonance imaging. In addition, the study found that members who had chiropractic coverage had lower total health expenditures (\$1,463 vs \$1671). Having chiropractic coverage was associated with a 1.6% decrease total annual health care costs at the health plan level.²⁸
- Mercer HealthOnline: Researchers pulled billing data for more than 80 large employer sponsored health plans covering almost 3 million members. The study concluded that chiropractic care was more effective than other modalities for treating low-back and neck pain.²⁹
- American Specialty Health Plans, Inc. reviewed the health care utilization of 1.7 million people enrolled in a California managed-care plan. Approximately 1 million of the people had chiropractic coverage while the other 700,000 did not. The results showed that the total health care costs for people in the plans with chiropractic coverage were 12% lower than those without chiropractic coverage. The cost of treating people with low back pain was 28% lower in the group with chiropractic coverage.³⁰

The effectiveness of the care is demonstrated when comparing the number of lost days for patients who are treated by chiropractors compared to medical practitioners. The cost savings provided by chiropractic care is demonstrated by comparing the total cost of chiropractic care to physician or other health care treatments.

Utilization of Paramedical Coverage

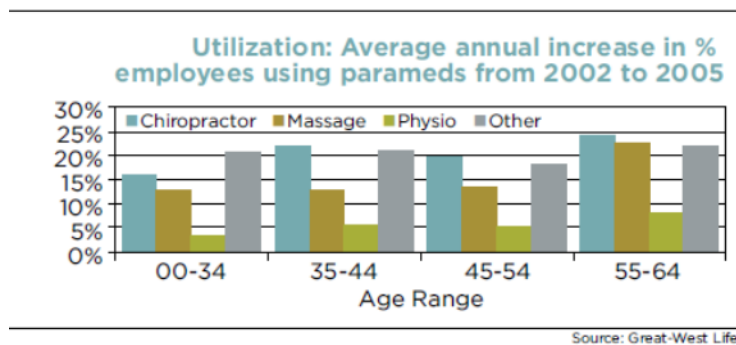
Paramedical services are being utilized at a higher rate by employees. A 2006 Great-West Life Assurance Company study illustrated this trend as the annual increase in the number of people submitting claims ranged from 5% to almost 25%, depending on the age of the claimant.

²⁷ American Chiropractic Association, Study: Starting with Chiropractic Saves 40% on Low Back Pain Care, November 16, 2010. https://www.acatoday.org/press_css.cfm?CID=4178.

²⁸ Antonio Legorreta, "Comparative Analysis of Individuals with and without Chiropractic Coverage," Archives of Internal Medicine, Vol. 164. October 11, 2004.

²⁹ Niteesh Choudhry, "Do Chiropractic Physician Services for Treatment of Low Back and Neck Pain Improve the Value of the Health Benefit Plans," Mercer, October 12, 2009.

³⁰ Motor Wellness Centre, "Cost - Benefit of Chiropractic Care," <http://www.morterwellness.com/research-1/cost-benefit-of-chiropractic-care>.



Employers and insurance advisors should be aware of the increasing importance of paramedical services to employees. According to analysis by a Great West Life plan manager, paramedical services are being utilized more and are becoming more popular among employees for a few key reasons.

- Widespread availability of health and wellness information and growing awareness of paramedical options.
- More people may be using paramedical services as they await medical treatment.
- It is also expected that baby boomers, who have become accustomed to using paramedical services, may have increasing need for these services as they age.

In addition, employers and insurance advisors should consider that demographic changes in Canada. The prevalence of MSK conditions increase as workers get older. As a result, the demand and need for chiropractic treatment will increase. Employers must recognize the importance of chiropractic care to treat MSK conditions which would mitigate loss in productivity and wages.

Summary

Chiropractic care can play a role in the care, treatment, and prevention of MSK conditions. For employers, chiropractic can assist in decreasing costs related to absenteeism and mitigate the economic impact of presenteeism. Chiropractic treatment promotes injury recovery, functional improvement, and prevention of MSK conditions. Chiropractic is cost effective and can assist employers in maintaining a healthy productive workforce. Chiropractic care can assist an insurance advisor's client in containing costs, growing a company's growth expectations, and maintaining a productive healthy workforce.

The odds of an employee returning to work from a health-related leave of absence drops to 50 per cent after six months, and a US manufacturer conducted a study that found that the probability of a worker returning to work decreased to 50 per cent after 12 weeks absence.³¹

³¹ The Conference Board of Canada, "Creating an Effective Workplace Disability Management Program," October 2013.