

UNDERSTANDING YOUR INSURANCE COVERAGE

The Sports & Spinal Wellness Center is an office that DOES accept most insurances. Our office is dedicated to billing and calling your insurance company prior to your appointment to verify coverage. To avoid any confusion, you should be proactive and informed about your insurance.

ARE YOUR DOCTORS COVERED UNDER YOUR HEALTH PLAN?

The only way to know for certain whether we are providers for your specific health plan is to call the phone number on the back of your insurance card to get a quote of your chiropractic benefits. Here are some **specific** questions to ask your insurance representative on the phone:

1. Do I have chiropractic coverage?
2. Is my "chiropractic examination" covered by my plan? (This is mainly for ANY Medicare Plans)
3. Is there a separate chiropractic deductible?
4. Is there a visit limit or dollar amount limit per year?
5. Does my plan cover maintenance care?
6. Is this office in network or out of network for my specific health plan?
7. What are my out of network benefits?

As a courtesy to you, we will call and find out the information as best we can. It is important that you call too to make sure they are giving us the same information.

HOW MUCH OF MY TREATMENT WILL BE COVERED BY MY INSURANCE?

Realize that it is YOUR insurance company quoting us YOUR benefits. When we call your insurance company they state "This is a general quote of benefits and we do not guarantee coverage of payment until we review the claim." You will receive an Explanation of Benefits (EOB) from your insurance company stating what they will pay. We hope you understand that it is an estimate of benefits.

WHAT IS A DEDUCTIBLE? DO I HAVE A DEDUCTIBLE?

A deductible is the amount of money that **you have to pay out of your own pocket before your insurance company will begin paying**. In recent years, we have seen an increase in the deductible amount. You will need to contact your insurance company and refer to your insurance contract for deductible amounts.

If you have a high deductible and choose not to use your insurance we have affordable direct pay options which can save you money.

ARE YOU RESPONSIBLE FOR A PERCENTAGE OF YOUR TREATMENT COSTS?

Many insurance companies will pay a percentage of your treatment costs based on YOUR contract. Please call your insurance company to find out if you have this type of plan.

Insurance companies often deny care because they decide whether treatment is considered "medically necessary" or active treatment; NOT THE DOCTOR. Insurance companies typically will not pay for preventative or wellness care. Due to changes in rising costs of deductibles and co-payments with reductions in health care coverage, we have developed a very affordable preventative and direct pay option for you and your family to continue receiving the health benefits of chiropractic care. Often, the doctors' recommendations to you are based on what you NEED and will get you better faster, not what your insurance company would like us to do.

If you have questions regarding the billing statement, we will be happy to review it with you personally.