

UNDERSTANDING INSURANCE

HEALTH INSURANCE IS A CONTRACT BETWEEN A PATIENT AND THE PATIENTS INSURANCE COMPANY, WHICH AGREES, TO PAY CERTAIN PRESCRIBED BENEFITS TO THE PATIENT WHEN HEALTH COSTS ARE INCURRED. FEW HEALTH INSURANCE PLANS PAY AT 100% OF THE COSTS DUE TO DEDUCTIBLES, COPAYS, ECT... INSURANCE COMPANIES PAY HEALTH COSTS ACCORDING TO FEE SCHEDULES, WHICH THEY HAVE DEvised. THE FEE SCHEDULES MAY OR MAY NOT COINCIDE WITH THE ACTUAL FEES THAT ARE CHARGED. ALTHOUGH THEY CALL THEIR FEES "USUAL AND CUSTOMARY, OR REASONABLE" THE FACT IS THESE FEE'S ARE BASED ON INFORMATION THAT IS USUALLY GATHERED FROM 1 TO 3 YEARS AGO. THEREFORE, IN MOST CASES, WHAT THE PHYSICIAN CHARGES DIFFERS FROM WHAT THE INSURANCE COMPANY WILL AGREE TO PAY. THIS DOES NOT MEAN THAT THE PHYSICIAN IS OVERCHARGING; IT JUST MEANS THAT THE INSURANCE COMPANY PAYS WHAT IT HAS AGREED TO PAY, NOT WHAT IS CHARGED.

MOST MEDICAL INSURANCE POLICIES COVER CHIROPRACTIC. THEY ALSO HAVE A MEDICAL DEDUCTIBLE THAT DIFFERS FOR EACH POLICY AND MUST BE MET BEFORE PAYMENT WILL BE MADE BY YOUR INSURANCE COMPANY. THE FULL AMOUNT OF YOUR OFFICE VISIT IS YOUR FINANCIAL RESPONSIBILITY UNTIL YOUR DEDUCTIBLE HAS BEEN MET. MOST POLICIES HAVE LIMITS ON CERTAIN TYPES OF COVERAGE. ON CHIROPRACTIC SERVICES THERE MAY BE A TOTAL AMOUNT OF COVERAGE ALLOWED PER YEAR, OR A CERTAIN NUMBER OF VISITS.

FOR ANY INFORMATION ON YOUR COVERAGE THERE IS A MEMBER NUMBER ON YOUR INSURANCE CARD. IF YOU CALL THAT NUMBER AND GIVE THEM YOUR MEDICAL ID# ON THE CARD, THEY CAN GIVE YOU ANY INFORMATION THAT YOU NEED REGARDING YOUR COVERAGE.

PLEASE REMEMBER ALL POLICIES ARE DIFFERENT.
MOST HMO POLICIES REQUIRE A REFERRAL FROM YOUR PRIMARY CARE PHYSICIAN TO SEE A CHIROPRACTOR.
MOST PPO POLICIES DO NOT REQUIRE A REFERRAL.
MOST POS POLICIES ALLOW YOU TO SEE WHOMEVER YOU WISH, BUT THE AMOUNT YOU PAY FOR YOUR COPAY MAY DIFFER.

THERE MAYBE AN OFFICE COPAY FOR MEDICAL TREATMENT NOTED ON YOUR CARD, THE COPAY YOUR INSURANCE SPECIFIES ON YOUR POLICY IS DUE AT THE TIME OF THE VISIT.

IF YOU ARE HAVING PROBLEMS WITH YOUR INSURANCE COMPANY PAYING YOUR CHARGES, OR IF YOU JUST DON'T UNDERSTAND YOUR COVERAGE, WE WILL BE HAPPY TO HELP.