

# - INSURANCE BENEFITS GUIDE -

**This office participates with many insurances carriers and is legally obligated to adhere to contract service terms and scheduled fees. This guide will help you optimize your benefits. YOU ARE ULTIMATELY RESPONSIBLE FOR ALL THE CHARGES INCURRED BY TREATMENT IN THIS OFFICE. KNOWING THE EXTENT OF YOUR BENEFITS WILL LIMIT YOUR OUT-OF-POCKET COSTS WHERE POSSIBLE.**

## START BY ASKING:

- Is there a deductible?  No  Yes
  - If so, how much? \$\_\_\_\_\_
  - And has any of it been met? \$\_\_\_\_\_
- Do I have a calendar year plan?  No  Yes \_\_\_\_\_

## CHIROPRACTIC BENEFITS:

- Do I have chiropractic benefits?  No  Yes
- Are there a maximum number of visits?  No  Yes: \$\_\_\_\_\_
- Is this benefit combined with another service?  No  Yes
  - What service? \_\_\_\_\_
- Is there a copay?  No  Yes: \_\_\_\_\_
  - Is there a percentage covered?  No  Yes: \_\_\_\_\_%
- Does this apply to the deductible?  No  Yes
- Is a referral or prior authorization required?  No  Yes
- Where should chiropractic claims be sent? \_\_\_\_\_

## ACUPUNCTURE BENEFITS:

- Do I have acupuncture benefits?  No  Yes
- Are there a maximum number of visits?  No  Yes: \_\_\_\_\_
- Is this benefit combined with another service?  No  Yes
  - What service? \_\_\_\_\_
- Is there a copay?  No  Yes: \$\_\_\_\_\_
- Is there a percentage covered?  No  Yes: \_\_\_\_\_%
- Does this apply to the deductible?  No  Yes
- Is a referral or prior authorization required?  No  Yes
- Where should acupuncture claims be sent? \_\_\_\_\_

## MASSAGE BENEFITS:

- Is code 97140 covered?  No  Yes
- Is code 97124 covered?  No  Yes
- Can the service be delivered by:  Massage Therapist - and/or -  Chiropractor?
- Can more than one unit be used per day?  No  Yes:  4 or  6?
- Can they be used on the same day as an office visit?  No  Yes
- Is there a copay?  No  Yes: \$\_\_\_\_\_
- Does this apply to the deductible?  No  Yes
- Is this benefit combined with another service?  No  Yes
  - What service? \_\_\_\_\_