

## About Medicare Coverage

The government's Medicare program only pays Doctors of Chiropractic (DC's) for limited services. If your needed Chiropractic Adjustment (spinal manipulation treatment) meets Medicare's rules, they will usually pay for it. There are three categories of Medicare services: 1) non-covered services, 2) always covered services, and 3) perhaps covered.

### **NON-COVERED**

According to existing Medicare law, most of the available services in our office are NON-COVERED. Hopefully, the U.S. Congress will change that someday and treat Doctors of Chiropractic like all other doctors. Until then:

#### **Example of Non-Covered Services**

*All services other than Chiropractic Adjustments:*

- Examinations – to evaluate and manage, re-evaluate, advise, and counsel.
- Physiotherapy – such as massage, traction, electrical stimulation.
- X-rays, Laboratory, Orthopedic Supplies, Vitamins, etc.

*Various Chiropractic Adjustments:*

- Adjustment on an area other than the spine – (to the arm, leg, hand, etc.)
- Maintenance Care – you are stable and not making any more improvement.
- Wellness Care – to promote better health.

NON-covered items will appear on your insurance claim form. After denial of Medicare, they can then go on to your other insurance. If you have Medigap insurance (also know as Medicare Secondary or Supplemental insurance) they will pay according to the terms of your contract.

### **Always Covered**

A typical example of Medicare COVERED service (or clinically needed) is when you are in much pain due to a bad spinal condition. You should also expect Medicare to cover and pay for rehabilitation as long as you are improving. Also, Medicare will cover an exacerbation of an original complaint.

### **Perhaps Covered**

Your Chiropractic Adjustment must be clinically needed according to Medicare. If Medicare thinks that your condition is not "Medically Necessary" they won't pay. If we know or believe that Medicare will not pay for your Chiropractic Adjustment due to any rules that they might have, we will give you a special Medicare form known as the Advance Beneficiary Notice (ABN).

### **Statement of Understanding**

I understand that I am personally financially responsible for all Medicare NON-covered services. I also understand that there could be times when my chiropractic adjustments might not be covered. If so, my doctor or his staff will let me know. I am also responsible for any annual deductibles or applicable co-payments as required by Medicare.

\_\_\_\_\_  
Signature of patient or person acting on patient's behalf

\_\_\_\_\_  
Date

**If you have any questions about your insurance, please do not hesitate to ask.**