

Are You Covered?

Understanding Your Insurance Benefits





**Welcome to
our office.**

SAI



Congratulations on your wise decision to add chiropractic to your healthcare program. We are excited to be your partner as you begin the journey towards better health.

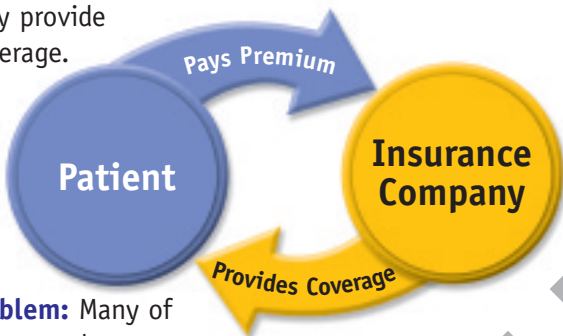
Insurance benefits vary and can be as different as the people they cover. Understanding your individual coverage options empowers you to make the best decisions for your well-being and is an important aspect of beginning care.

You have made a great choice.



How Insurance Works

The patient/insurance company relationship is seemingly simple. You or your employer pay premiums to an insurance provider and in turn, they provide coverage.



Problem: Many of us are unclear as to what our benefits include. This can lead to frustration at the time of service. Generally speaking, most policies only provide for symptomatic relief or pain management. The broader scope of corrective care or wellness visits may fall outside the terms of your insurance contributions.

Solution: Lack of coverage does not have to mean lack of care. It does mean that you will need to prioritize your well-being and budget the funds necessary to get well and maintain your health. Remember, many annual deductibles are higher in cost than twelve months of chiropractic care!

Review your benefit information. Speak to your human resources representative or call your insurance carrier's customer service department to learn exactly what your plan includes.



Prioritize Your Health

Your wellness is our top priority. Based on your health history, exam and diagnostic studies, we will design a care plan specifically for you. These recommendations are based on your unique healthcare needs, **not** on insurance benefits or flex plan contribution limits.



Selects Doctor
Pays Bill

Provides Care
Documents Progress



Problem: Altering your care based on coverage limitations can predispose you to a relapse or reduce your chances of reaching a complete recovery.

Solution: We make every effort to assist you with efficient billing procedures to help obtain payment from your insurance carrier. Review your treatment plan and determine if you are responsible for any out of pocket expenses. Chiropractic care is typically very affordable and planning ahead will allow you to prioritize your health and maximize your benefits.

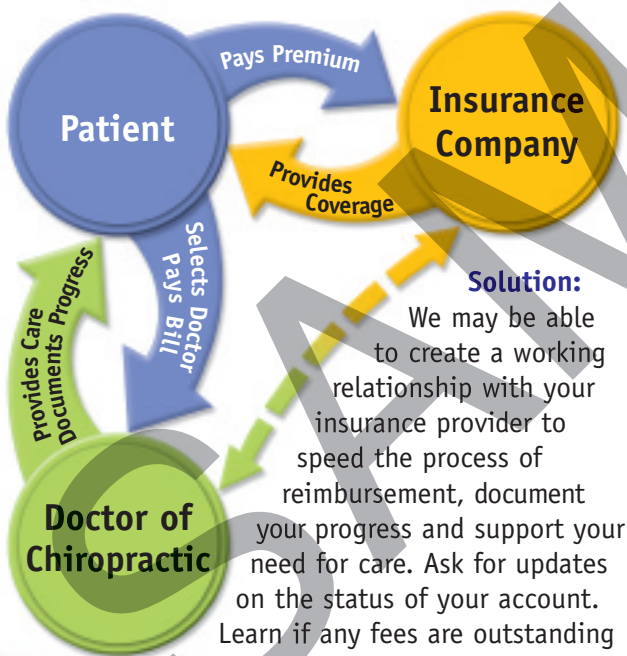




Create Beneficial Relationships

A common misconception is that doctors and insurance companies have a comfortable working relationship. The fact is, these relationships vary or may not exist at all, as many insurance providers prefer to work directly with their customers. **You** are the catalyst for payment and reimbursement, not the doctor.

Problem: Patients and doctors can become frustrated when left with unexpected bills that are not covered or are denied by your policy. In addition, payments from providers may be made directly to you, forcing vigilance in managing your account with us.



Solution: We may be able to create a working relationship with your insurance provider to speed the process of reimbursement, document your progress and support your need for care. Ask for updates on the status of your account. Learn if any fees are outstanding and if more communication with your insurance carrier may be necessary. Your health remains our primary focus and we will work to provide financial options that can help make the care you want and need possible.





Empower Yourself

Most insurance contributions are for catastrophic coverage only, and even then, on a limited basis. Get educated, make intelligent decisions based on what your body needs and what you really want. An investment in better health is one of the greatest long-term rewards you can enjoy.

Remember, we are on your side and we are here to help you and your family achieve the healthy lifestyle you want with appropriate chiropractic care.





Start today

A healthy doctor/patient relationship is based on education and mutual accountability. Complete this worksheet for an instant reference of your benefits.

_____	Deductible
_____	Co-Pay
_____	Maximum Allowed Per Visit
_____	Maximum Allowed Per Year
_____	Flex Plan Availability

