

Insurance Coverage Worksheet

I offer my "Receipt for Services Paid" form to help you receive reimbursement for the money you have spent for my care. Insurance is a tricky business, full of hidden rules, restrictions, payment caps, limits on the number of visits, and other ways to deny your payment. I fill in the codes and give you the form – the rest is up to you.

If your insurance company says they cover chiropractic care, there is probably some "fine print" that you need to know about in order to avoid unpleasant surprises later on. Since it can easily take them a month to process your request for reimbursement, **I strongly recommend that you inquire about the specifics in advance.** Still, this is no guarantee that they will honor what they told you on the phone.

There is no telling what an insurance company will do when you send them a billing statement such as the one I use, unless you contact them in advance and gather this information. Even then, there may be problems, because they make more money when they deny your claim. Some companies are far better than others in this regard, but in general, insurance companies are notorious for playing things to their advantage.

This sheet can save you a lot of grief later on, so take the time to do it!

Call your insurance company and ask them these questions:

Do you cover "out of network" chiropractors? Yes No (If no, stop here – if yes, continue)

Is there a limit on the number of visits for a particular problem? Yes No

* _____ visits are allowed per _____ (time period)?

Are there any other restrictions? Yes No

If so, what are they? _____

Are the diagnostic and treatment codes sufficient, or do they require copies of the treatment notes? _____

Ask them if they cover the following billing codes, and what their usual payment is for each one (for an out-of-network chiropractor). I was routinely paid the fees in parenthesis by auto insurance companies when I was practicing in Minnesota several years ago. (Auto insurance usually pays better than health insurance)

Adjustments

98940 Chiro Adj- spinal (\$40) \$ _____

98943 Chiro Adj- extremity or cranial (\$40) \$ _____

98943-52 Chiro Adj- extremity - reduced time (\$25) \$ _____

Therapies

97112 Neuromuscular Re-Ed -15 min: (\$35) \$ _____

97112-52 Neuromuscular Re-Ed - reduced time: (\$20) \$ _____

97140 Manual therapies (\$40) \$ _____

97140-52 Manual therapies - reduced time: (\$25) \$ _____

97535 Self Care/home mgmt training (\$35) \$ _____

97535 Self Care/home mgmt training - reduced time: (\$20) \$ _____

Exams

99201 New patient - problem focused (\$50) \$ _____

99201 New patient - expanded, problem focused (\$75) \$ _____

99211 Established pt - minimal problem (\$20) \$ _____

99212 Established pt - problem focused (\$40) \$ _____

This will give you a good idea of the likely reimbursement. Good luck!

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