

# Fletcher Chiropractic Office

## Your Coverage Under Medicare and Medicare Replacement Plans

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

#### **Examples of Non-Covered Services**

*All Services Other than Chiropractic Adjustments:*

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

*Various Chiropractic Adjustments:*

- Adjustment on an area other than the spine - (to the shoulder, arm, leg, 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. They will show as a Medicare NON-Covered service like this: "72010-GY". The "72010" code is for an x-ray. The "GY" code means that it is not covered, allowing your service to go through the Medicare system. After denial by Medicare, it can then go on to your other insurance. If you have Medigap insurance (also known as Medicare Secondary or Supplemental insurance) they will pay according to the terms of your contract.

### **COVERED**

A typical example of a 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 your rehabilitation as long as you are improving. When you have a COVERED chiropractic spinal adjustment (manipulation treatment), it will be shown on your Medicare claim form and payment reports as either "98940," "98941," or "98942".

### **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 let you know. 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 will let me know. I am also responsible for any annual deductibles or applicable copayments as required by Medicare.

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Signature of patient or person acting on patient's behalf

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Date