

Get to Know Your Insurance!

Your insurance policy is an agreement between **you and your insurer**, not your insurer and this clinic. Like all types of care, coverage for chiropractic and acupuncture services vary from insurer to insurer and plan to plan. Most insurance policies require the beneficiary to pay co-insurance, co-payment, and/or deductible. We are happy to send insurance claims to your insurance carrier. **Payment is expected at the time of service if your plan as a co-insurance, co-payment, or if you have not yet met your deductible.**

If you are interested in Mercier Therapy, this service is not a benefit covered by insurance. We will not bill your insurance for this service.

Insurance can be tricky! Here is a guide to assist you in understanding your insurance a bit better and how chiropractic and acupuncture may be covered.

Please call the phone number on the back of your insurance card and ask for benefits and eligibility.

Date called: _____ Name of Company: _____

Name of representative: _____

Is chiropractic care a covered benefit? _____

Does chiropractic care require prior authorization? _____

Does the policy run on a calendar year? _____

Does a deductible apply to chiropractic or acupuncture? _____

What is the deductible? _____

What is the family deductible? _____

How much has been accumulated towards the deductible thus far? _____

How much has been accumulated towards to family deductible thus far?

How many 98941 (manipulation procedure code) allowed per year? _____

How many 97810 (acupuncture procedure code) allowed per year? _____

Can acupuncture be preformed by a chiropractor? _____

How much is the co-pay per adjustment (or acupuncture session)? _____

How much is the co-insurance per adjustment (or acupuncture session)? _____

Is the procedure code 99203 (initial evaluation and management code) a covered benefit? _____

If yes, does it have a separate co-payment or co-insurance amount? _____

Is the procedure code 99213 (re-valuation and management code) a covered benefit? _____

If yes, does it have a separate co-payment or co-insurance amount? _____

Reference number for the call: _____