

Is Chiropractic Covered by Insurance?

Is chiropractic covered by insurance? In most cases, the answer is yes! Most quality insurance plans offer chiropractic as a covered benefit. As chiropractic research continues to advance, the insurance industry is starting to notice that conservative treatments such as chiropractic are a cost-effective method of reducing overall healthcare costs. In addition, chiropractic repeatedly scores at the top for overall patient satisfaction in numerous independent studies. Below is a summary of how different insurance plans cover chiropractic services in Iowa.

Medicare covers chiropractic under Part B. If a patient has Medicare and no secondary/supplemental insurance, the patient is initially responsible for paying the annual Part B deductible. (This deductible applies to the combined charges for all Part B medical providers, not solely through chiropractic visits.) After the deductible is met, Medicare pays 80 percent. The patient pays the remaining 20 percent.

If a patient has Medicare plus a secondary/supplemental insurance, the secondary/supplemental insurance usually pays the annual deductible. Once the deductible is met, Medicare again pays 80 percent, and the secondary/supplemental insurance pays the remaining 20 percent.

It is very important to note: Medicare ONLY pays for the actual spinal adjustment. Medicare does NOT pay for examinations, acupuncture, ultrasound, massage, x-rays, or other common chiropractic services. Medicare does not have a visit limit but does require that treatments be deemed medically necessary. Medicare does not pay for routine maintenance treatments; however, patients can continue care on a self-pay basis.

Iowa Medicaid/Title 19 covers chiropractic adjustments and x-rays. Depending upon age and pregnancy status, patients have either a \$1 co-pay or no co-pay per treatment. The number of treatments allowed is determined by the diagnosis or condition being treated.

Commercial Insurance policies usually cover chiropractic services. Some require patients to pay a co-pay ranging from \$10 to \$50 per visit. Others require patients to pay a co-insurance or percentage of the total cost ranging from 10 to 50 percent. Some have a combination of the two. On occasion, a commercial insurance requires a patient to pay a deductible prior to paying its portion. Health Savings Accounts can be used to pay for care regardless of whether or not the provider participates with your insurance plan.

Automobile Insurance usually covers chiropractic services under the MedPay portion of your policy. Healthcare related bills are sent to *your own* auto insurance company despite which driver was at fault. Your auto insurance company will be reimbursed from the other party's auto insurance company if the accident was not your fault. MedPay is also designed to ensure your healthcare related treatments are covered, even if the other driver does not have insurance.

Veteran's Administration (V.A.) covers chiropractic services. The V.A. only pays for spinal adjustments. Because the Central Iowa V.A. has a chiropractor on staff, the patient has to ask the V.A. for a referral to our office if the staff chiropractor cannot meet their needs.

Iowa Worker's Compensation, unfortunately for the many patients who could be helped with chiropractic services, does NOT cover them at this time. On occasion, a patient can receive covered chiropractic care if the Worker's Compensation Case Manager approves it.

No Insurance. Most chiropractic care is very affordable and, in some cases, less costly than the co-pays required by some insurance companies.

If you or someone you know is suffering from pain and have not found the relief for which you are looking, please call our office. We may be able to help!

*Information provided by Christopher M. Renze, D.C., D.I.B.C.N. of Renze Chiropractic Clinic, P.C.
For more information, visit www.renzechiro.com or call the office at 965-3844.*