

# *Draeger Chiropractic & Laser Center*

## **Insurance Benefits Worksheet**

After making your appointment please call your insurance company, their number should be on your insurance card.

### **Insurance benefits overview**

Draeger Chiropractic contracts with many insurance plans and participates with Medicare. Check with your employer or insurance company to see if you have access to chiropractic services at Draeger Chiropractic.

Otherwise, you may be responsible for all or a large portion of your bill.

Understanding your insurance benefits, limitations and procedures will ensure that the billing process goes smoothly. If you have questions regarding your health insurance coverage, please contact your insurance company so you are familiar with its requirements.

### **Prior authorization**

Many insurance plans, health maintenance organizations (HMOs) and point of service (POS) plans require prior authorization for services. Each plan is different. It is your responsibility to know the requirements for your plan. On request, we will assist you with obtaining prior authorization if needed. While your insurance may authorize the service to be performed, it may not cover or pay for the service because of your individual policy limitations. We encourage you to read and understand your policy and benefit limitations.

You may need our tax id number which is 20-3139228.

Here is a list of questions to ask your insurance company:

What are my Chiropractic benefits?

Co-pay amount per visit \_\_\_\_\_

Co-insurance percentage \_\_\_\_\_

Deductible \_\_\_\_\_ How much is already met \_\_\_\_\_

What is not covered by my insurance? \_\_\_\_\_

Do I have any limits on my plan?

Number of visits per year are limited to \_\_\_\_\_

The most my insurance will pay per year is \_\_\_\_\_

Do I have to authorize additional visits during my care?

Number of visits \_\_\_\_\_

I spoke with \_\_\_\_\_

Date \_\_\_\_\_ Time \_\_\_\_\_