



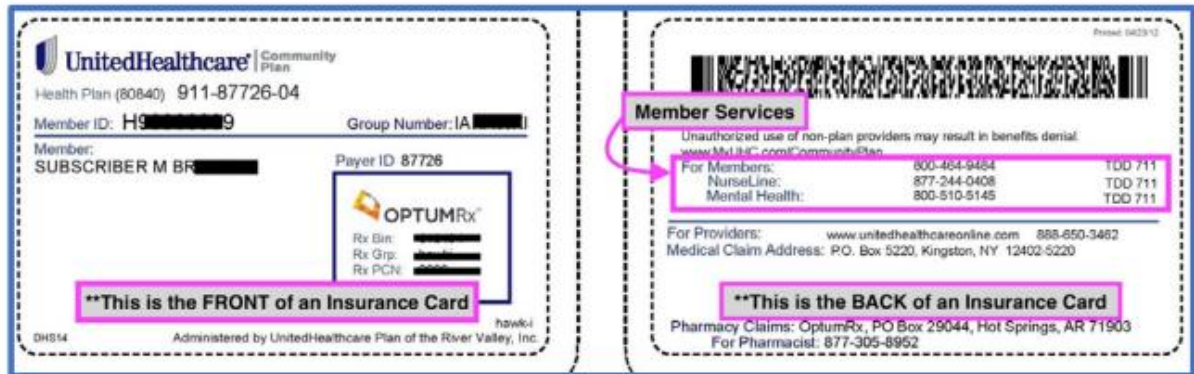
**WELL**  
*Connected*  
**CHIROPRACTIC**

*How to verify if your insurance covers **out-of- network chiropractic** benefits:*

Well Connected Chiropractic is an **out-of- network** provider for chiropractic care. We do not accept HMO plans, covered California or Medical.

We will bill your insurance if they cover out-of-network chiropractic care AND you have an individual deductible of \$2,000 or less. When calling your insurance provider, ask them the questions below and fill out the form in detail. If you have questions about their answers and would like an explanation, bring the completed form to your first appointment and we can explain it to you in further detail.

**SAMPLE INSURANCE CARD**



The information on this page is necessary for us to understand how your insurance covers your out-of-network chiropractic care.

To determine if you have **out-of-network** chiropractic benefits, follow the steps below:

Call your insurance provider with the number listed on your insurance card. You will need your insurance ID # and date of birth of the member.

**Ask them these questions:**

1. Do I have out-of-network chiropractic benefits? **YES** **NO**  
If **NO**, then you do not have chiropractic coverage for an out-of-network provider. Please ask for the name of the representative and a call reference number and politely end the call. If **YES**, please move on to the next question.
2. Will my claims be sent through ASH (American Specialty Health)? **YES** **NO**  
If **YES**, we **CANNOT** bill your insurance as ASH does not pay for chiropractic coverage. Please ask for the name of the representative and a call reference number and politely end the call. If **NO**, please move on to the next question.
3. What is my individual out-of-network deductible? \_\_\_\_\_ How much has been met? \_\_\_\_\_  
If your deductible is more than \$2,000, **we will not bill your insurance**. Please ask for the name of the representative and a call reference number and politely end the call.  
If your deductible is \$2,000 or less, please move on to the next questions.
4. What is my family out-of-network deductible? \_\_\_\_\_ How much has been met? \_\_\_\_\_
5. What is the effective date of my insurance policy? \_\_\_\_\_
6. What is my individual out of pocket (OOP) maximum? \_\_\_\_\_ How much has been met? \_\_\_\_\_  
Family OOP max? \_\_\_\_\_ How much has been met? \_\_\_\_\_
7. At what percent does my insurance cover? \_\_\_\_\_
  - i. This means that insurance will cover **up to** that % of coverage.
8. What are the number of chiropractic visits allowed each year? \_\_\_\_\_ What are the number of visits used so far? \_\_\_\_\_
9. Are x-rays covered? **YES** **NO**
10. Ask them to verify these CPT codes (this will tell us whether your insurance would cover different modalities that are used in the office)
  - i. 97124 **YES** **NO**
  - ii. 97012 **YES** **NO**
  - iii. 97110 **YES** **NO**
11. Ask their name: \_\_\_\_\_ and a call reference number: \_\_\_\_\_

If you answered yes to #1 and your individual deductible or family deductible is \$2,000 or less, **OR** you have met your out-of-pocket maximum, we can bill your insurance. Insurance will cover up to a percentage of their allotted amount.