

# Are You Covered?

## Understanding Your Insurance Benefits



### How Insurance Works

The patient/insurance company relationship is seemingly simple. You or your employer pay premiums to an insurance provider and in turn, they provide coverage.



**Problem:** Many of us are unclear as to what our benefits include. This can lead to frustration at the time of service. Generally speaking, most policies only provide for symptomatic relief or pain management. The broader scope of corrective care or wellness visits may fall outside the terms of your insurance contributions.

**Solution:** Lack of coverage does not have to mean lack of care. It does mean that you will need to prioritize your well-being and budget the funds necessary to get well and maintain your health. Remember, many annual deductibles are higher in cost than twelve months of chiropractic care!

Review your benefit information. Speak to your human resources representative or call your insurance carrier's customer service department to learn exactly what your plan includes.

### Prioritize Your Health

Your wellness is our top priority. Based on your health history, exam and diagnostic studies, we will design a care plan specifically for you. These recommendations are based on your unique healthcare needs, *not* on insurance benefits or flex plan contribution limits.



**Problem:** Altering your care based on coverage limitations can predispose you to a relapse or reduce your chances of reaching a complete recovery.

**Solution:** We make every effort to assist you with efficient billing procedures to help obtain payment from your insurance carrier. Review your treatment plan and determine if you are responsible for any out of pocket expenses. Chiropractic care is typically very affordable and planning ahead will allow you to prioritize your health and maximize your benefits.

