Dear Medicare Patients,

This packet was designed to help you better understand your chiropractic benefits though Medicare.

First, before Medicare pays for any services, you <u>must first meet your Medicare deductible</u>. <u>After you meet your deductible, you will have a 20% coinsurance per visit</u>. A Medicare supplemental insurance plan covers only the portion of the charges (aka your coinsurance) that you would normally be responsible for. A secondary plan is different than a supplement plan because it may cover services that Medicare doesn't (exams, therapies, etc), as well as your coinsurance.

Medicare <u>only covers the chiropractic adjustment</u>; Medicare does not cover exams and therapies. "Medicare expects that <u>acute</u> symptoms/signs due to subluxation or <u>acute</u> exacerbation/recurrence of symptoms/signs due to subluxation might be <u>treated vigorously</u>. Improvement in the patient's symptoms is expected and in order for payment for chiropractic services to continue, should be demonstrated <u>within a time frame consistent with the patient's</u> <u>clinical presentation</u>. Failure of the patient's symptoms to improve accordingly or sustained worsening of symptoms should prompt referral of the patient for evaluation and/or treatment by an appropriate practitioner." (Source: Novitas Solutions Local Coverage Determination (LCD): Chiropractic Services (L34816))

"When <u>further clinical improvement cannot reasonably be expected from continuous ongoing</u> <u>care, the treatment is then considered maintenance therapy</u>." "Maintenance therapy is defined (per Chapter 15, Section 30.5.B. of the Medicare Benefit Policy Manual) as a treatment plan that seeks to prevent disease, promote health, and prolong and enhance the quality of life; or therapy that is performed to maintain or prevent deterioration of a chronic condition." <u>Maintenance care is not covered under Medicare</u> because, although it is considered beneficial, it is "<u>not medically necessary</u>."

<u>"Services that are solely palliative in nature are not considered necessary and reasonable."</u> Treatment must "<u>have the potential to achieve significant improvement in, restoration of, and / or compensation for loss of function</u> in a reasonable and generally predictable period of time". (Source: Local Coverage Determination (LCD): Physical Medicine & Rehabilitation Services, Physical Therapy and Occupational Therapy (L27513))

Below is a list of the conditions that Medicare covers. If Medicare deems your treatments to be not medically necessary, or does not cover the treatment, you will be responsible for these charges. However, we offer a discounted treatment price to patients whose treatment is deemed elective or not medically necessary by insurance or Medicare because it is not a covered benefit under any plan. This price is \$35 per chiropractic adjustment.

In order to ensure that you understand the information presented in this packet, <u>it is a Medicare</u> requirement that you sign the form on the last page every year.

Medicare Designates \underline{X} number of visits, depending on your diagnosis

MAX 12 VISITS

- 307.81 TENSION HEADACHE
- 719.48* PAIN IN JOINT INVOLVING OTHER SPECIFIED SITES (if site is the spine)
- 723.1 CERVICALGIA
- 724.1 PAIN IN THORACIC SPINE
- 724.2 LUMBAGO
- 724.5 BACKACHE UNSPECIFIED
- 724.8 OTHER SYMPTOMS REFERABLE TO BACK
- 728.85 SPASM OF MUSCLE
- 784.0 HEADACHE

MAX 18 VISITS

- 720.1 SPINAL ENTHESOPATHY
- 721.0 CERVICAL SPONDYLOSIS WITHOUT MYELOPATHY
- 721.1 CERVICAL SPONDYLOSIS WITH MYELOPATHY
- 721.2 THORACIC SPONDYLOSIS WITHOUT MYELOPATHY
- 721.6 ANKYLOSING VERTEBRAL HYPEROSTOSIS
- 721.90 SPONDYLOSIS OF UNSPECIFIED SITE WITHOUT MYELOPATHY
- 721.91 SPONDYLOSIS OF UNSPECIFIED SITE WITH MYELOPATHY
- 724.79 OTHER DISORDERS OF COCCYX
- 729.1 MYALGIA AND MYOSITIS UNSPECIFIED
- 729.4 FASCIITIS UNSPECIFIED
- 846.0 LUMBOSACRAL (JOINT) (LIGAMENT) SPRAIN
- 846.1 SACROILIAC (LIGAMENT) SPRAIN
- 846.2 SACROSPINATUS (LIGAMENT) SPRAIN
- 846.3 SACROTUBEROUS (LIGAMENT) SPRAIN
- 846.8 OTHER SPECIFIED SITES OF SACROILIAC REGION SPRAIN
- 847.0 NECK SPRAIN
- 847.1 THORACIC SPRAIN
- 847.2 LUMBAR SPRAIN
- 847.3 SPRAIN OF SACRUM
- 847.4 SPRAIN OF COCCYX

MAX 24 VISITS

- 353.0 BRACHIAL PLEXUS LESIONS
- 353.1 LUMBOSACRAL PLEXUS LESIONS
- 353.2 CERVICAL ROOT LESIONS NOT ELSEWHERE CLASSIFIED
- 353.3 THORACIC ROOT LESIONS NOT ELSEWHERE CLASSIFIED
- 353.4 LUMBOSACRAL ROOT LESIONS NOT ELSEWHERE CLASSIFIED
- 353.8 OTHER NERVE ROOT AND PLEXUS DISORDERS
- 722.91 OTHER AND UNSPECIFIED DISC DISORDER OF CERVICAL REGION
- 722.92 OTHER AND UNSPECIFIED DISC DISORDER OF THORACIC REGION
- 722.93 OTHER AND UNSPECIFIED DISC DISORDER OF LUMBAR REGION
- 723.0 SPINAL STENOSIS IN CERVICAL REGION
- 723.2 CERVICOCRANIAL SYNDROME
- 723.3 CERVICOBRACHIAL SYNDROME (DIFFUSE)
- 723.4 BRACHIAL NEURITIS OR RADICULITIS NOS
- 723.5 TORTICOLLIS UNSPECIFIED

MAX 30 VISITS

- 721.3 LUMBOSACRAL SPONDYLOSIS WITHOUT MYELOPATHY
- 721.41 SPONDYLOSIS WITH MYELOPATHY THORACIC REGION
- 721.42 SPONDYLOSIS WITH MYELOPATHY LUMBAR REGION
- 721.7 TRAUMATIC SPONDYLOPATHY
- 722.0 DISPLACEMENT OF CERVICAL INTERVERTEBRAL DISC WITHOUT MYELOPATHY
- 722.10 DISPLACEMENT OF LUMBAR INTERVERTEBRAL DISC WITHOUT MYELOPATHY
- 722.11 DISPLACEMENT OF THORACIC INTERVERTEBRAL DISC WITHOUT MYELOPATHY
- 722.4 DEGENERATION OF CERVICAL INTERVERTEBRAL DISC
- 722.51 DEGENERATION OF THORACIC OR THORACOLUMBAR INTERVERTEBRAL DISC
- 722.52 DEGENERATION OF LUMBAR OR LUMBOSACRAL INTERVERTEBRAL DISC
- 722.6 DEGENERATION OF INTERVERTEBRAL DISC SITE UNSPECIFIED
- 722.81 POSTLAMINECTOMY SYNDROME OF CERVICAL REGION
- 722.82 POSTLAMINECTOMY SYNDROME OF THORACIC REGION
- 722.83 POSTLAMINECTOMY SYNDROME OF LUMBAR REGION
- 724.01 SPINAL STENOSIS OF THORACIC REGION
- 724.02 SPINAL STENOSIS, LUMBAR REGION, WITHOUT NEUROGENIC CLAUDICATION
- 724.03 SPINAL STENOSIS, LUMBAR REGION, WITH NEUROGENIC CLAUDICATION
- 724.3 SCIATICA
- 724.4 THORACIC OR LUMBOSACRAL NEURITIS OR RADICULITIS UNSPECIFIED
- 724.6 DISORDERS OF SACRUM
- 738.4 ACQUIRED SPONDYLOLISTHESIS
- 756.11 CONGENITAL SPONDYLOLYSIS LUMBOSACRAL REGION
- 756.12 SPONDYLOLISTHESIS CONGENITAL
- 839.01 CLOSED DISLOCATION FIRST CERVICAL VERTEBRA
- 839.02 CLOSED DISLOCATION SECOND CERVICAL VERTEBRA
- 839.03 CLOSED DISLOCATION THIRD CERVICAL VERTEBRA
- 839.04 CLOSED DISLOCATION FOURTH CERVICAL VERTEBRA
- 839.05 CLOSED DISLOCATION FIFTH CERVICAL VERTEBRA
- 839.06 CLOSED DISLOCATION SIXTH CERVICAL VERTEBRA
- 839.07 CLOSED DISLOCATION SEVENTH CERVICAL VERTEBRA
- 839.08 CLOSED DISLOCATION MULTIPLE CERVICAL VERTEBRAE
- 839.20 CLOSED DISLOCATION LUMBAR VERTEBRA
- 839.21 CLOSED DISLOCATION THORACIC VERTEBRA
- 839.41 CLOSED DISLOCATION COCCYX
- 839.42 CLOSED DISLOCATION SACRUM
- 953.0 INJURY TO CERVICAL NERVE ROOT
- 953.1 INJURY TO DORSAL NERVE ROOT
- 953.2 INJURY TO LUMBAR NERVE ROOT
- 953.3 INJURY TO SACRAL NERVE ROOT
- 953.4 INJURY TO BRACHIAL PLEXUS
- 953.5 INJURY TO LUMBOSACRAL PLEXUS
- 953.8 INJURY TO MULTIPLE SITES OF NERVE ROOTS AND SPINAL PLEXUS

B. Patient Name:

Advance Beneficiary Notice of Noncoverage (ABN)

<u>NOTE</u>: If Medicare doesn't pay for **D**. <u>see below</u> below, you may have to pay.

Medicare does not pay for everything, even some care that you or your health care provider have good reason to think you need. We expect Medicare may not pay for the **D**. _____ below.

| D. | E. Reason Medicare May Not Pay: | F. Estimated Cost |
|--|---|---|
| Anything except for an adjustment to the spine to treat acute subluxation, | -only the chiropractic adjustment to the spine is a covered benefit.-if treatment is deemed to be "not medically | \$35 chiropractic adjustment, \$15 per 15min session of |
| including chiropractic treatments that are not "medically necessary"/maintenance/elective, exams, adjustments to an extremity, massage therapy, rehabilitation exercises, and any physiotherapy modalities (including ice, traction, | necessary", elective, or maintenance care. | massage or a therapy, \$50-\$100 for exams (depending on complexity) |

WHAT YOU NEED TO DO NOW:

- Read this notice, so you can make an informed decision about your care.
- Ask us any questions that you may have after you finish reading.
- Choose an option below about whether to receive the D. <u>see above</u> listed above.
 Note: If you choose Option 1 or 2, we may help you to use any other insurance that you might have, but Medicare cannot require us to do this.

G. OPTIONS: Check only one box. We cannot choose a box for you.

□ **OPTION 1.** I want the **D.** ______ listed above. You may ask to be paid now, but I also want Medicare billed for an official decision on payment, which is sent to me on a Medicare Summary Notice (MSN). I understand that if Medicare doesn't pay, I am responsible for payment, but I can appeal to Medicare by following the directions on the MSN. If Medicare does pay, you will refund any payments I made to you, less co-pays or deductibles.

□ OPTION 2. I want the D. _____ listed above, but do not bill Medicare. You may ask to be paid now as I am responsible for payment. I cannot appeal if Medicare is not billed.

OPTION 3. I don't want the D. _____ listed above. I understand with this choice I

am not responsible for payment, and I cannot appeal to see if Medicare would pay.

H. Additional Information:

This notice gives our opinion, not an official Medicare decision. If you have other questions on this notice or Medicare billing, call **1-800-MEDICARE** (1-800-633-4227/**TTY:** 1-877-486-2048). Signing below means that you have received and understand this notice. You also receive a copy.

| I. S | ignature: |
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| | | J. | Date |): | |
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According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0566. The time required to complete this information collection is estimated to average 7 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Baltimore, Maryland 21244-1850.

Form CMS-R-131 (03/11)