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Questions to ask your insurance company

1. Does my policy cover out of network providers? Yes No
2. Does my policy cover out of network chiropractic care? Yes No
Of note: If your insurance company asks for specific CPT codes, they are: 98940, 98941, & 98942).
If yes: # of visits allowed ____ & Paid at ____% of allowed amount.
Is pre-authorization required? Yes No
If yes: who must obtain pre-authorization/certification? Myself My Chiropractor Either
Can this be done over the phone? Yes No
If not, what is the procedure? _____

3. Does my policy cover out of network physical therapy performed by a chiropractor? Yes No
If yes: # of visits allowed ____ & Paid at ____% of allowed amount.
Is pre-authorization required? Yes No
If yes: who must obtain pre-authorization/certification? Myself My Chiropractor Either
Can this be done over the phone? Yes No
If not, what is the procedure? _____

4. What is my annual deductible? _____
5. What amount has been met to date? _____
6. If I pay my chiropractor out of pocket and submit receipts for reimbursement, to whom should I mail or fax receipts? _____

Once I submit receipt, how long before I receive my reimbursement check? _____

7. Is there anything else I should know? _____

Chiropractic coverage may differ for children, and different age groups of children. If you have a child receiving chiropractic care, please make sure to specify their age and confirm their benefits as well.