

Limitations of Insurance Benefits

ATTENTION, this document explains the limitations of your Chiropractic benefits with your insurance carrier.

Your insurance limits coverage to the active treatment phase of an acute condition or an acute onset of a pre-existing condition and does not cover maintenance care.

What is considered maintenance care?

- Maintenance care is defined as a treatment plan which seeks to prevent disease, promote health, and prolong and enhance the quality of life,
OR
- Services performed to maintain or prevent the deterioration of a chronic condition

How do I know when I've reached maintenance care?

Dr. Collins will let you know when you have completed the active phase of your care plan. Usually you have reached the end of active care when:

- 1) your pain levels are mild (between 1-2)

OR

when your pain levels stop improving (don't go down any more)

AND

- 2) when your exam findings are normal

OR

when your exam findings have stopped improving

AND

- 3) when your pain is no longer restricting your activities of daily living

OR

when your ability to perform your activities of daily living have stopped improving

By signing below, I am stating that I have read and understand the above information.

I am signing for (check one): Self On behalf of someone else:

Print Patient Name: _____ Date: _____

Signature: _____