

## Natural Results

Regardless of your insurance coverage, we promise to recommend the chiropractic care we think has the greatest promise of helping you. We'll do everything we can to make your chiropractic care effective and affordable.

After you get well, we'll show you ways to stay well. Naturally. Without drugs or surgery.

### Your Estimated Coverage:

Annual deductible: \_\_\_\_\_

Met to date: \_\_\_\_\_

Estimated co-pay/  
co-insurance per visit: \_\_\_\_\_

Annual visit and/or  
dollar limit: \_\_\_\_\_

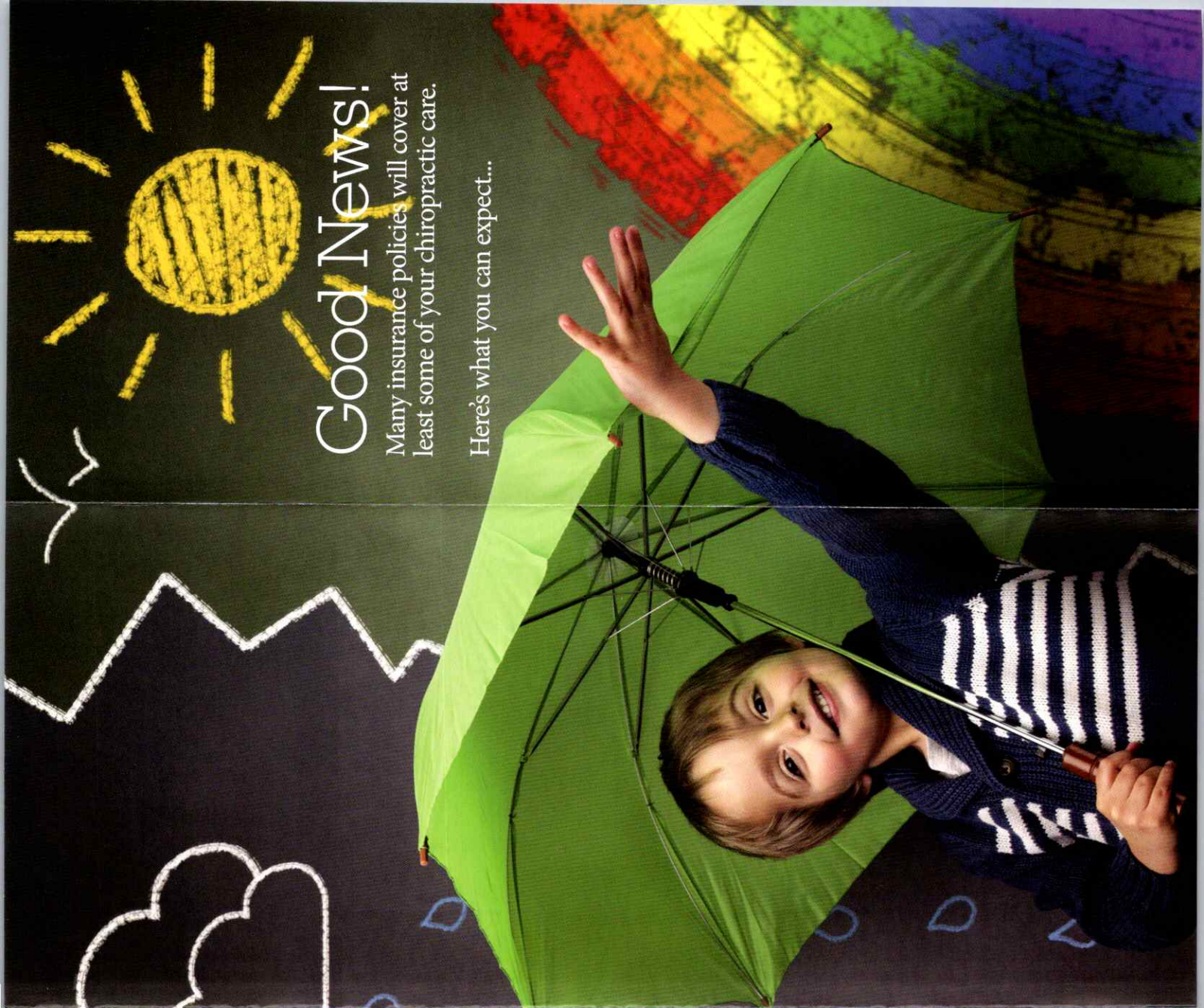
Met to date: \_\_\_\_\_

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# health insurance



WHAT PATIENTS WANT TO KNOW ABOUT HEALTH INSURANCE



## Good News!

Many insurance policies will cover at least some of your chiropractic care.

Here's what you can expect...





## YOUR COVERAGE

Most insurance policies cover only a portion of the initial stage of your care, designed to reduce your symptoms and improve spinal function. Every policy is different. We'll help confirm your specific benefits.



## OUR EXAMINATION

An examination will confirm whether yours is a chiropractic case. Many say it's the most thorough examination they've ever had. Our purpose is to identify the underlying cause and precise location of your problem. Expect a complete report of our findings and specific care recommendations.

**YOUR DEDUCTIBLE**

Most carriers require that you first meet a deductible amount each year before they assume financial responsibility. Have you met your deductible this year? If not, we'll work with you to find an affordable solution. If you have a Health Savings Account or a Health Reimbursement Account, use it to offset your out-of-pocket expense.



## MEDICAL NECESSITY

For your insurance carrier to participate, they require that your care be "medically necessary." That means:

1. Your adjustments must relate to your particular health complaint.
2. Your adjustments must hold the promise of making functional improvements and
3. You faithfully follow your chiropractor's treatment plan.

**MAINTENANCE CARE**

Most insurance policies don't pay for care designed to maintain your progress or help prevent future problems. This preventative care, similar to brushing and flossing your teeth, may help avoid future problems. That's why many of our patients wisely choose to pay for such care themselves. It helps them stay well and avoid a relapse.



## YOUR CO-PAY

These days, most insurance carriers expect you to assume some financial responsibility by contributing what's called a co-pay. This "co-insurance" can be a flat fee or a percentage of the cost of a particular service or office visit.

## FUNCTIONAL IMPROVEMENT

Instead of judging your progress by how you feel, your insurance carrier expects to see improved function. That means a restored ability to turn, bend, walk, sleep or perform activities of daily living. You'll find us asking about these improvements on a regular basis.

## MAXIMUM IMPROVEMENT

The number of adjustments covered by each health insurance policy varies. It depends upon the severity of your condition. Sometimes, more visits will be needed than what your policy covers. If continued care seems promising to you (but not to your carrier), you will be encouraged to pay for it yourself. We'll work with you to help make it affordable.

