

Good News! Medicare is likely to cover at least some of your chiropractic care.

Your Coverage: Medicare ONLY covers the cost of chiropractic adjustments designed to help correct vertebral subluxation. This is when bones of the spinal column lose their normal motion and position. The resulting nerve involvement can have far-ranging health effects. If you have a Medicare Replacement plan, your coverage may differ from traditional Medicare.

The Examination: An examination is necessary to identify the presence of vertebral subluxation. Medicare requires this. But Medicare does not pay for the cost of the exam or any needed x-rays.

Your Responsibility: Regardless of the type of doctor you see, Medicare requires you to pay an annual deductible amount. Then, you'll be responsible for a 20% co-payment for the cost of each chiropractic adjustment. Medicare will pay the remaining 80% of the cost of adjustments that Medicare deems medically necessary.

Medical Necessity: For Medicare to pay for your adjustments, they must be "medically necessary." That means: Your adjustment must relate directly to your specific health complaint, your adjustment must hold the promise of making functional improvements and you must follow your chiropractor's specific plan for active treatment.

Functional Improvement: Instead of judging your progress simply by how you feel, Medicare wants to see improvement function. That means a restored ability to turn, bend, walk, sleep and generally perform daily activities. Once improvement stops, Medicare coverage stops. That's because they consider further care to be maintenance care and expect you to self-pay.

Maintenance Care: Medicare does not pay for chiropractic care to maintain your progress or help prevent problems. While most patients see the wisdom of some type of wellness care, Medicare does not pay for it. Recognizing the value of protecting their improvement, many opt to self-pay.

Excluded Services: We only recommend the care that is clinically appropriate. That might include other procedures such as massage, traction or other therapies. Medicare does not pay for these, nor do they pay for adjustments to your wrist, ankle or other extremity.

Maximum Improvement: The number of adjustments covered by Medicare varies. It's based on the severity of your condition(s).

Our Participation: Our practice is a participating provider with Medicare. We will bill Medicare and they will pay us directly. If you have a supplemental insurance, it will assume some or all of your 20% co-payment.