

Medicare Coverage

Explanation:



Felicijan Chiropractic

124 2nd Street
Pardeeville, WI 53954
608-429-3323



Felicijan Chiropractic office would like to apologize for any confusion or misunderstanding concerning our billing procedures and billing statement. We know this is a long read but it is very important for our patients to understand how Medicare works in our office. So please read carefully and take this opportunity to help clear up any misunderstandings. Also, this further explains Secondary/Supplemental Insurance, Veteran benefits and outstanding balances. I would like to assure you that what may initially seem confusing and unnecessary, this will have no bearing or effect on your insurance coverage.

Felicijan Chiropractic office does understand when you attend other providers you may normally not pay any expenses up front. To clarify they usually are a participating provider with Medicare and Felicijan Chiropractic office is a non-participating provider of Medicare.

As a courtesy to our patient's Felicijan Chiropractic office bills insurances for you the patient. Insurances are a contract between the patient and insurance companies not between the insurance and Felicijan Chiropractic. All insurance billing is required to be sent electronically, however that does not mean it is a guarantee of payment for services. If you still have any confusion or misunderstanding with your billing statement, please do not hesitate to give Felicijan Chiropractic office a call so that we may provide further explanation, 608-429-3323.

- **Medicare** Felicijan Chiropractic office will continue to provide billing to your Medicare insurance as usual, however to be compliant with the Wisconsin state legislations statues you may have noticed changes in the amount of the charge per visit, increasing from \$29.61 – \$55.75 to \$60 - \$78.00. You are still asked to pay the \$29.61 - \$55.75 (*prices are subject to change at any time in accordance to Medicare fee changes*) at time of service in order to stay current with your account. This is the amount determined by Medicare. Felicijan Chiropractic office is aware that your Medicare statement says we cannot charge more than \$29.85 that which is intended for the whole nation. Medicare's is referring to the total allowed amount and Felicijan Chiropractic office still has to obey state legislations about dual fee schedules.

Medicare only reimburses for the spinal adjustment, so Felicijan Chiropractic office does expect payment in full for any unpaid charges by Medicare if there is no supplemental insurance. Otherwise, most claims are automatically forwarded to the supplemental insurance where they will pay us directly or you will wait for reimbursement from your supplemental insurance. These charges are medical equipment, exams, x-rays, extremities, rehab and therapies. Please see the Secondary Insurance section to explain reimbursement coverage.

Felicijan Chiropractic office understand that previously some patients had waited until they received a check from Medicare, but we have noticed that some are having difficulty keeping track of what they have paid, so for your own records Felicijan Chiropractic office asks that you pay at the time of service. The remaining balance is billed to your secondary insurance company.

- **Secondary/Supplemental** Your secondary insurance will usually communicate or crossover through Medicare, so your secondary/supplemental insurance company may send payment for the remainder of your non-covered Medicare services, deductible or co-pay. This payment will be most likely sent to Felicijan Chiropractic office. If you receive a payment from your secondary/supplemental insurance company, it is for treatment of services not covered by Medicare or beyond the Medicare allowed amount per your contracted plan coverage. Therefore, you will be responsible for providing payment in full at the time of service and wait for reimbursement. If payment is sent to Felicijan Chiropractic office, it will be applied to your outstanding balance and any over payment on your part will be credited to your account.
- **Medicare Replacement/Advantage plan** Some patients have a Medicare Replacement or Advantage Plan (MRP or MAP) or HMO/PPO insurance. MRP/MAP has contracted to pay for all Medicare billed charges then Medicare is billed through the MRP/MAP and gets reimbursed from Medicare. Usually Felicijan Chiropractic office is not a participating provider with your MRP/MAP. If it is an HMO or HMO/PPO they will not pay out of network at all without an approved authorization and usually will deny payment. Felicijan Chiropractic office is more than happy to check your benefits and explain your coverage. Any of the patients that fall under these plan coverages are expected to pay for any non-covered Medicare charges up front. MRP/MAP and HMO insurances are exempt from the Wisconsin State Mandate and will only cover charges that are allowed by Medicare. That means you will be responsible for paying all charges with a personal check, cash or credit card. Felicijan Chiropractic office will always inform you of all charges that will be your responsibility.
- **Veterans** Veteran benefits are usually not paid outside of network unless you have been able to get a referral or approved visits by a listed provider. Veterans with only Medicare part A will not qualify for any Medicare reimbursement and therefore will have to pay at time of service for all charges. You may also chose to pay cash price services and Medicare will not be billed and if paid same day of service you will receive a discount. Medicare will reimburse veterans with Medicare part B but the Tricare as your secondary will not. Therefore, you will be responsible for Medicare deductibles and co-pays. Felicijan Chiropractic is working on being included in the list. Veterans see NOTE ABOUT TAXES section.
- **Union Membership** Some of you may have a union membership. Most times Medicare will communicate with the Union. If not, Felicijan Chiropractic office will bill them for you. Please note if you received payment from Medicare for claims, your union cannot reimburse you for the amount you have paid to Felicijan Chiropractic office. You will have already received reimbursement from Medicare.
- **Deductible, Co-Pay and Sequestration** You will be responsible for paying deductible, co-pays and sequestration amounts at time of service. This is usually collected in the amount paid at time of service. Your secondary may reimburse you after they have received information from Medicare. You can then deposit the funds into your own personal account. Or if payment was paid directly to Felicijan Chiropractic you will be credited on your account.

Based on Wisconsin mandate section 632.87(3) your secondary insurance company cannot deny chiropractic services which are not covered by Medicare without a proper review performed by another licensed chiropractor. Medical reviews are a rare occurrence and if it does happen Felicijan Chiropractic office will be happy to provide and send all necessary records.

NOTE ABOUT TAXES You cannot claim any paid services on your taxes if you have already being reimbursed by Medicare, Secondary Insurance or Union. Veterans without part Medicare part B may still qualify for tax reimbursement or reimbursement from the veterans association you are enrolled with. Your tax associate can determine if there is anything that can qualify for reimbursement. In that case, we are more than happy to supply a statement for the whole year for taxes at the end of the year. This way it helps with any unnecessary papers to keep track of throughout the year.

Common Questions and Answers:

- Q.** Why do I have a balance when I give you my Medicare checks every time I get them?
- A.** *If you did not pay at time of service and you receive a check from Medicare or your secondary insurance company, it is important for you to submit those funds towards your outstanding balance to cover your chiropractic services right away. If you received a Medicare check or a check from your secondary insurance company and choose to deposit those funds into your personal account, you will still be responsible for the outstanding balance on your account and once again this balance can be rectified by personal check, cash, or credit card.*
- Q.** Did Medicare get billed?
- A.** *Felicijan Chiropractic Office has to bill all Medicare charges. Felicijan Chiropractic Office's new billing system allows us to electronically bill all insurance companies and Medicare in a very timely and efficient way while providing excellent records of all billing transactions. If you did not receive an explanation of benefits from your insurance company, it is your responsibility to contact your insurance company. If you need further assistance, Felicijan Chiropractic Office is here to help.*
- Q.** Will I have to pay anything other than the \$29.61 – \$55.75 at time of service?
- A.** *The remaining balance of your chiropractic services that are not covered by Medicare will be collected at time of service. These charges consist of medical equipment, exams, x-rays, extremities, rehab and therapies. Or sometimes your secondary insurance will require you to pay deductibles or your contracted co-pay portion with the secondary. You may pay for charges with a personal check, cash, or credit card.*
- Q.** If charges are not covered by my Medicare Replacement/Advantage Plan, PPO/HMO or Veteran Benefits, do I have to pay at the time of service?
- A.** *Felicijan Chiropractic Office asks that you do pay at the time of service. Or if you wish to not bill any insurance, you may pay a cash price. Cash price will qualify for time of service discount when paid the same day of services. If all charges were previously billed to Medicare or MRP/MAP and denied, you will be responsible for the total balance that can be rectified by personal check, cash or credit card.*

Q. Why do I now have to pay for services up front?

A. *Felicijan Chiropractic Office is truly sorry for the inconvenience but it has been noticed that individuals are not providing reimbursement checks and a copy of the explanation of benefits (EOB). So Felicijan Chiropractic Office is forced to change the collections policy to collecting at time of service. Felicijan Chiropractic Office is still billing both Medicare and your secondary as usual. If Felicijan Chiropractic Office does receive any reimbursement straight from the insurance, Felicijan Chiropractic Office will reimburse you for the paid amount or may decide to collect differently from others.*

Q. Why do I have a credit on my account?

A. If you paid for services at time of service and your secondary/supplemental insurance reimbursed us directly we credit your account. You may save this credit for your next visit or we are more than happy to write you a check in the amount credited. Please keep in mind, if you plan on continuing service anytime in the future it is best to keep the credit on your account to be applied to future visits. Please let the front desk know what you chose.

The Wisconsin Chiropractic Association and Felicijan Chiropractic office is always working to make sure chiropractic benefits are covered by your insurances. If you would like to have updated news or info on what the government is doing for chiropractic coverage or you have any questions on why charges are not covered or what you can do to help them fight state and national legislations, please contact them at 608-256-7023 or go to www.wichiro.org.

Understanding Felicijan Chiropractic Office Statement

Felicijan Chiropractic Office will be sending billing statements at the beginning of each month to keep you updated on your balance as well as a record of payment by your insurance provider. Please remember, all outstanding balances past 90 days which have not been paid by either you or your insurance provider remains your responsibility per your signed financial agreement and can be considered for collections if not rectified. Collections will not be considered if you are making an in good faith effort of paying off outstanding balances. Please be rest assure that this does not mean we will not work with you concerning your account balance. If you ever have questions or need to set up a payment arrangement, feel free to call anytime at 608-429-3323.

Useful links and Help

- ◇ Felicijan Chiropractic Website, www.pardeevillechiro.com or 608-429-3323.
- ◇ Wisconsin Chiropractic Association, www.wichiro.org or 608-256-7023.
- ◇ Personal Medicare Portal, www.mymedicare.com or 800-633-4227.
- ◇ Ageing and Disability Center of Columbia County, www.co.columbia.wi.us or 888-742-9233.
- ◇ Information videos, www.medicaremadeclear.com.
- ◇ Or contact your Personal Insurance Agency. They usually have great information for you or ways to change any plan coverage you may need.