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I have more and more patients coming in with double deductibles applied to services on the same day same encounter. Patients are confused because deductibles are as high as \$40 and it was not clear in their policy that they would be separate deductibles for the same treatment. The co-pay can be higher than the cost of treatment and if not often what's left is applied to deductible . The result is patients have no coverage for their services even though it states that they have chiropractic coverage .Example of a chiropractic adjustment and therapy performed the same day and at the same time double Co-pay or application to deductible.