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This has been a problem with regard to our patients understanding what their policy actually means when it says it covers Chiropractic care. For example, when purchasing policies that say they cover Chiropractic care for a \$40.00 co-pay, PT is within the scope of practice for a Chiropractor. The patient later learns the policy does not cover the PT portion of care unless the patient pays an additional coinsurance. It can create a lot of logistical hoops for the providers trying to treat the conditions related to Chiropractic services, specifically when verifying benefits. TY.