

# MEDICARE ... 2018

Egbert Chiropractic

## Good News

Medicare is likely to cover at least SOME of your chiropractic care. We prepared this information for you because *Medicare handles chiropractic care differently from medical treatment*. Here is how to take advantage of your chiropractic benefits under Medicare Part B.

## Your Coverage

**Medicare ONLY pays for adjustments to the Spine.**

\*\*Medicare does NOT pay for therapies or adjustments to extremities.

## Your Responsibility

Each year Medicare requires you to pay an annual deductible. Then, you'll be responsible for 20% of each chiropractic adjustment. Medicare pays for the remaining 80% of the cost of adjustments that Medicare deems MEDICALLY NECESSARY.

\*\*If you have a Supplement Plan it will take care of the portion that your specific plan allows.

## Medical Necessity

*\*\*For Medicare to pay for your adjustments, they must be "Medically Necessary."*

That means:

1. Your adjustments must relate *directly to your specific health complaint*
2. Your adjustments must hold the promise of *making functional improvements*, and
3. You *must follow your chiropractor's specific plan* for active treatment.

## Functional Improvement

Medicare looks for 'improved function' instead of pain levels or how you feel. That means they look for the improved ability to turn, bend, walk, sleep and generally perform your daily activities.

\*\*Once maximum improvement is reached, Medicare coverage stops. That's because they consider further care to be maintenance care and Medicare expects you to self-pay\*\*

## Maximum Improvement

The number of adjustments covered by Medicare varies. It's based on the severity of your condition(s). Sometimes, more visits will be needed than what Medicare will pay for. If continued care seems promising to you (but not to Medicare), you may pay for your care.