

MEDICARE COVERS CHIROPRACTIC

Question: I have always gone to my chiropractor and Medicare has covered the cost. I was told that might not continue with the prescription drug benefit. Is that true?

Answer: Today's Medicare program has several different parts. As a beneficiary, you're probably aware of Part A (hospitalization, in-patient), Part B (outpatient, fee-for-service), Part C (called 'Medicare Advantage': HMO's, PPO's, special needs plans, and private-fee-for-service), and Part D (the stand-alone prescription drug plan).

The prescription drug benefit that Congress passed in 2003 allows beneficiaries to access the benefit in one of two ways:

1) by subscribing to a Part D plan or

2) by joining a Part C plan. Each year beneficiaries can shift their Medicare coverage during enrollment periods. Joining a Part C plan significantly restructures the administration of many of your Medicare-guaranteed services, not just your prescription drug benefit. For example, historically, government reports indicate that most Medicare HMOs do not provide chiropractic services.

Before signing up with any Part C Medicare Advantage plan, be sure to ask the following:

Does the plan have doctors of chiropractic available in its network? Many plans claim to have chiropractic services "available" but actually never or rarely provide them - or claim to provide them through non-chiropractors.

Is your preferred doctor of chiropractic in the network?

What are the actual HMO or plan statistics concerning the numbers of participants receiving chiropractic care from chiropractors and what is the average length of treatment? Many conditions require chiropractic treatment over a length of time - one or a few allowed services may have no or minimal effect.

What is the co-pay for a chiropractic visit in the plan? In many Medicare Advantage plans, doctors of chiropractic are classified as specialists, which can mean a co-pay of \$30 for each visit; often a significant change for beneficiaries used to receiving chiropractic care through Medicare Part B.

Remember, Medicare beneficiaries have the right to receive chiropractic care. Consider the preceding material carefully before signing up for any Part C Medicare Advantage plans.

Be informed of your rights. Contact the American Chiropractic Association for more information at 703-276-8800.

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