



Concord Clinical Health Center
56 Winthrop Street
Concord, MA 01742

MEDICARE AND MEDICARE ADVANTAGE

Dr. Robichaud is a participating provider in the Medicare program. He is NOT a participating provider in the Medicaid (Mass Health) Program.

Medicare covers chiropractic treatment, but the benefit is very narrow. They ONLY pay for spinal manipulation for the purposes of correcting a subluxation (a problem with how your spine moves). Subluxation is commonly associated with arthritis of the spine.

Dr. Robichaud provides three services under typical chiropractic care.

- 1) Physical examination- Required by law to determine a diagnosis of your condition. While Medicare covers a physical examination on an annual basis when it is performed by a Medical Doctor, they do NOT cover it when it is performed by a Chiropractor. Dr. Robichaud normally charges \$200.00 for the physical examination of a new patient entering the practice, but he understands most seniors are on fixed incomes, and may have financial hardships. As a result, he offers a reduced fee of \$150.00.
- 2) Spinal Manipulation- This is the standard treatment done at every session where the doctor works on your back. It is covered by your policy.
- 3) Physiotherapy- This is a supportive procedure, sometimes performed in addition to the manipulation to reduce pain, relax muscle and improve circulation. This is NOT covered by Medicare. Dr. Robichaud normally charges \$25.00 for this service, but again offers a reduced rate for seniors of \$15.00.

Medicare benefits are available to most retired and disabled people. Standard Medicare processes and pays claims at 80% of their approved fee schedule. The remaining 20% is typically covered by a supplemental insurance policy (Medigap). Under the Medicare Advantage Plans, a health plan substitutes for Medicare so that you only need one insurance plan rather than two. Tufts Medicare Preferred and Harvard First Seniority are examples of Advantage plans. While standard Medicare does NOT require a referral from your doctor to see a chiropractor, some of the Advantage plans do. You are responsible for getting a referral if one is needed.

We will submit your claims directly to your primary insurance plan, and provide them with any information regarding a secondary or supplemental policy. We DO NOT bill secondary plans directly. Medicare automatically forwards claims to your Medigap plan,

and Medicare Advantage plans do not have a secondary carrier. In the event your supplemental carrier does not accept electronic claims, they are in violation of federal standards, and we are not required to forward a paper claim to them. You will be asked to pay the remainder balance at the time of the office visit if your Medigap plan does not accept an electronic claim. If your supplemental insurance has a fixed copayment of \$10.00 or more, we will not be billing the carrier since the out of pocket expense for the office visit will be less than \$10.00.

I have read this document, and understand the office policy.

I am formally requesting a reduction in the normal fee schedule due to a financial hardship.

I agree to pay \$150.00 for the physical examination, and \$15.00 for supportive modalities.

NAME: _____

DATE: _____