



Welcome to ChiroHealthUSA

If you are considering joining ChiroHealthUSA, then you are among a growing number of people who are finding out about the complex problems for patients who are uninsured, under-insured, or have limitations or non-covered services in their health plan.

Physicians are required to charge all patients and insurance companies the same fees, unless a contract exists. In order for them to reduce their fees to their patients, they utilize the services of ChiroHealthUSA.

ChiroHealthUSA is a fee for service network under which providers set and accept discounts on their services for our members. ChiroHealthUSA gives you "buying power" similar to that of large insurance carriers. Your provider is a member of this fast growing network of healthcare professionals dedicated to helping you get the care you need, when you need it, and at a fee you can afford.

How Does it Work? Simple!

Your provider has entered into a contract with ChiroHealthUSA to accept reduced rates from their "usual reasonable and customary" (UCR) charges.

By joining, you immediately become a member of ChiroHealthUSA and are eligible for your providers ChiroHealthUSA reduced charges.

Your membership is just \$39.00 a year. This covers membership for you and your dependents. Many patients typically SAVE the \$39.00 fee on their FIRST visit.

Simply complete the membership form, make a check payable to ChiroHealthUSA, or provide your credit card information and the membership form will be faxed directly to our office for processing. If you pay with cash, your provider will forward your funds for you.

Your membership begins immediately upon payment of the membership fee. If you have questions about your membership, simply call us toll-free at 1-888-719-9990.

FAQ

Q. Can I use ChiroHealthUSA with my current insurance?

A. Yes, but only for non-covered services or when benefits are exhausted. Fees you pay for non-covered services typically do not apply to any deductible or any out of pocket maximums you may be subject to under your health plan. Refer to your insurance plan or administrator for more information.

Q. If I have a high deductible, can I use ChiroHealthUSA INSTEAD of my insurance benefits?

That will depend on your policy and whether your provider is "in-network". Most network contracts require providers to file insurance for you if they are in-network. If this is the case, your plan's fee schedule must be followed. If you have selected an out of network provider then you will most likely be considered an uninsured patient in their office and may file your claims directly with your health plan. Refer to your insurance plan or administrator for more information. If your provider is out of network, the decision to file your claims on your behalf will ultimately be at your and your provider's discretion.

Q. If I decide to change chiropractors, can I use ChiroHealthUSA in their clinic?

A. Your ChiroHealthUSA membership is valid for use with any ChiroHealthUSA participating provider. Fees and discounts offered may vary.

Q. Does my ChiroHealthUSA membership cover my family?

A. Yes. Your membership covers you, your spouse, and any dependents as defined by law.

Q. How will I know I have received the discounts allowable as a ChiroHealthUSA member?

A. Most providers bill their normal fees and show a "contractual discount" on their receipts or bills. Others may have the ChiroHealthUSA fee schedule and or discounts posted in their clinic. Fees and discounts will be disclosed at the time of enrollment. We also maintain copies of our contracted providers' fees for verification of discounts upon member request.

Patient Contract

As a member of ChiroHealthUSA, you are among a growing number of people who benefit from reductions in fees for professional services by joining ChiroHealthUSA through one of our contracted providers. Upon payment of membership fees, you are agreeing to the following terms.

1. This is not health insurance and should not replace health insurance.
2. The annual membership includes you, your spouse and any of your dependents. Your membership begins at the time of payment and is good for a period of 1 year. If paid by credit card, membership will automatically renew unless you provide 30 days notice of cancellation. If you fail to provide notice and did not intend to renew, simply call us at 1-888-719-9990 and a credit will be issued immediately!
3. Members paying by cash, check, or other means will be contacted 30 days in advance of their anniversary date and offered the option to renew or terminate the contract.
4. If the provider's office that enrolled you should no longer be available for any reason, please contact us at 1-888-719-9990 for a listing of other providers in your area. Since members of ChiroHealthUSA typically recoup membership fees on their first visit, no membership refunds are provided unless required by state law. Patients who have not utilized membership may cancel upon written request within thirty (30) days of joining and a refund will be issued. If a refund is required, it will be issued within (30) days.

(Patient contract continued)

5. This program is made available **ONLY** to individual patients and their dependant family members and may not be assigned, sold, or transferred under any circumstances.

6. Membership in ChiroHealth_{USA} allows you access to reduced fee schedules agreed to by ChiroHealth_{USA} providers and is not to be considered insurance. ChiroHealth_{USA} makes no payments to insurance companies or providers.

7. If you are covered by a health insurance plan and your provider is a participating provider under that plan, your coverage is governed by your health plan terms and your provider is subject to the terms of the plan's participating provider agreement. Your ChiroHealth_{USA} membership is designed to apply only to services not covered by your health plan. Fees charged under your ChiroHealth_{USA} membership will typically not count toward satisfying any deductible or annual out of pocket maximum you may be subject to under your health plan.

8. ChiroHealth_{USA} is **NOT** an insurance plan, a preferred provider organization, or an independent physician association.

ChiroHealth_{USA} does not credential providers nor does it endorse any particular provider. ChiroHealth_{USA} is, instead, a provider network that has contracted with member providers willing to discount their normal fees for ChiroHealth_{USA} member patients.

9. ChiroHealth_{USA} members may use any participating provider in the network. Providers will be listed on our web site at www.chirohealthusa.com. The fee reductions may vary by ChiroHealth_{USA} participating provider, but will always be less than their UCR fee schedule. Each participating provider's fee schedule is on file with ChiroHealth_{USA} and verification of your providers contract discounts are available upon request. Call us during normal business hours (9am - 4pm M-F, CST) at 1-888-719-9990 should you have any questions regarding the fee reductions you have received from your provider. Or, you may email requests to info@chirohealthusa.com.

10. In the event there is a third party liable for your care, the patient may elect to have the responsible party billed at your provider's UCR rates, **OR** you may pay the ChiroHealth_{USA} discounted rate and be reimbursed by the third party payer. As a ChiroHealth_{USA} member, you will be provided with a copy of charges and payments reflecting the amounts the patient has been billed and paid. In the case of Workers Compensation, these are state and/or federally mandated benefits and the prevailing state/federal fee schedules apply since the patient is not responsible for payment of medical treatment related to on the job injuries.

NOTICE

By signing the membership form, you are agreeing to the terms of membership as outlined in this publication.



The **PATIENT'S** *Guide To*

ChiroHealthUSA

*Helping Doctors
Helping Patients*

Toll free phone & autofax

1-888-719-9990

www.chirohealthusa.com

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