

# Welcome to **ChiroHealthUSA**

The Network That Works for Chiropractic!

If you are considering joining ChiroHealthUSA, you are among a growing number of people who are finding themselves uninsured, under-insured, or with limitations in their health plan.

Some state and federal regulations prohibit doctors from reducing fees or giving away services. Doctors are usually required to charge insurance companies and patients the same fees unless they are under a network contract for a lower fee. ChiroHealthUSA is a contracted network that allows doctors to set and accept discounts on their services for our members. When you join the ChiroHealthUSA Program, you are entitled to similar "in-network" discounts just like the insurance companies. Your doctor is a member



of this growing network of healthcare professionals who are dedicated to helping you get the care you need at a fee you can afford.

## How does it work? Simple!

Your provider has entered into a contract with ChiroHealthUSA to accept discounted fees or charges from their "usual customary and reasonable" (UCR) charges. By joining the ChiroHealthUSA Program, you immediately become a member of ChiroHealthUSA and are eligible to enjoy these discounted fees. Your membership is just \$39.00 a year and it includes you and your dependents.

Upon completion of the application, your provider will collect the enrollment fee and submit it to us for processing. You will receive a membership card by mail.

## Helping Doctors. Helping Patients.

Patient's guide to  
**ChiroHealthUSA**

The Network That Works for Chiropractic!



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**Questions? Give us a call or visit us online!**

**1-888-719-9990**

**[www.chirohealthusa.com](http://www.chirohealthusa.com)**

# Disclosures

**This discount medical plan is NOT insurance, a health insurance policy or a Medicare prescription drug plan. This plan (The Plan) provides discounts only on chiropractic services offered by providers who have agreed to participate in The Plan. The range of discounts for medical or ancillary services offered under The Plan will vary depending on the type of provider and products or services. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The member is required and obligated to pay for all discounted chiropractic services and equipment received under The Plan, but will receive a discount on certain identified chiropractic services from providers in The Plan. The Discount Medical Plan Organization is Alliance HealthCard of Florida, Inc., P.O. Box 610810, Dallas, TX 75261. You may call 1-888-719-9990 for more information or visit [www.chirohealthusa.com](http://www.chirohealthusa.com) for a list of providers.** The Plan will make available before purchase and upon request, a list of program providers and the providers' city, state and specialty, located in the member's service area. The fees for The Plan are specified in the membership agreement. The Plan includes a 30-day cancellation provision.

**Note to MA consumers:** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.

## Frequently asked questions.

### *Can I use ChiroHealthUSA with my insurance?*

Yes, if permitted by your health plan, and only for non-covered services or when benefits are exhausted. Fees you pay for non-covered services do not typically 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.

### *Are there times when my ChiroHealth USA card reduces my out of pocket expenses?*

Yes, but that will depend on your insurance policy.

- Your payment using your ChiroHealthUSA discount card may be lower than your insurance policy copayment.
- Payment using your ChiroHealthUSA discount card may be lower until you have met your insurance policy's yearly deductible. Payment using your ChiroHealthUSA discount card will not apply to your deductible.

Refer to your insurance plan or administrator for more information.

### *If I decide to change chiropractors, can I use ChiroHealthUSA in their clinic?*

Your ChiroHealthUSA membership will be honored by any ChiroHealthUSA participating provider. Fees and discounts offered may vary.

### *Does ChiroHealthUSA membership include my family?*

Yes. Your membership includes you and your dependents.

### *How will I know I have received the discounts allowable as a ChiroHealthUSA member?*

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 are explained at the time of enrollment. We maintain copies of our contracted providers' fees for verification of discounts upon member request.