



Patients' Extended Health Care Coverage Checklist

We recommend you learn about the following details of your insurance coverage before beginning treatment with your chiropractor:

- 1. What are my coverage levels? Is there a maximum per profession or an overall maximum for a group of professions (e.g. paramedical)?
- 2. Does my policy include a health spending account (HSA) or a personal spending account (PSA)? If so, how much is available?
- 3. What are reasonable and customary fees, or what is the maximum amount that I can claim per visit?
- 4. Will my claim require any co-payments or include any deductibles? If so, how much are they and how often will my insurer apply them? (Note: An insurer usually applies co-payments per visit. However, an insurer generally applies deductibles only once per benefit period.)
- 5. What is my benefits renewal period/date? Do my benefits renew annually on January 1, or at some other interval?
- 6. How much of my coverage have I used so far? How much remains?
- 7. Is my spouse or are my other family members covered?
- 8. Is virtual care (telehealth) covered? Are there any terms and conditions of coverage that I should be aware of?

Additional questions for orthotics or other assistive devices

- 9. Does my benefits plan cover the product or device [make, model]?
- 10. The cost to the patient for this device is [cost].
 - a. How much of this cost will my plan cover?
 - b. Are there any fees, such as deductibles or co-payments, that I may need to pay?
- 11. What are the terms and conditions of coverage that I should be aware of?
- 12. Do I need pre-approval?
- 13. Do I require a prescription? Will my prescription expire after a certain time?
- 14. Under my EHC plan, which health care professionals can prescribe the product or device?
- 15. Under my EHC plan, which health care professionals can dispense the product or device?
- 16. Do I need to submit any other forms, paperwork or documents to be covered?
- 17. For orthotics: What casting technique is required?

