
How to verify your insurance benefit

Call the Customer Service number on your insurance card, ask for eligibility or subscriber services, and ask the representative the following questions:

- What is my effective date of coverage? _____
- Does my plan renew on January 1st or another date? _____

- What is my coverage for out of network *chiropractic, massage, and rehabilitation*?

- What is my individual deductible? \$_____ How much have I met so far? \$_____
- What is my family deductible? \$_____ How much have I met so far? \$_____

- What is my co-pay? (This will be a percent or a dollar amount) _____
- Is there a maximum number of allowable visits per year? _____
- Is there a maximum patient out of pocket expense? _____
- Is there a maximum insurance benefit per year? _____
- Do I need pre-authorization or a referral to see the chiropractor? _____
- Are any treatments not covered? _____
- Is there a maximum number of modalities per visit?

The name of representative I spoke with was _____ Date _____
