



Chiropractic Care

Quality, affordable coverage through Health Net and ASH Plans

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Health Net

Chiropractic care

Health Net has teamed up with ASH Plans to offer quality, affordable chiropractic coverage. With this program, you're free to obtain this care by selecting a participating chiropractor from our chiropractic directory. Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating chiropractor.

Covered services may require verification of medical necessity by ASH Plans except for: (a) an initial examination by a participating chiropractor; and (b) emergency or urgent care chiropractic services. When ASH Plans approves a treatment plan, the approved services for each subsequent office visit covered by the treatment plan also includes a brief re-examination, if deemed necessary by the participating chiropractor, without additional approval by ASH Plans.

Definition of chiropractic covered services

Services provided by a participating chiropractor (or a nonparticipating chiropractor, when emergency or urgent care chiropractic services are provided or a referral is approved by ASH Plans) are covered for the treatment of neuromusculoskeletal disorders or pain syndromes when determined to be medically necessary.

What's covered

Office visits¹

- \$10 per visit, 20 visits per calendar year (visit maximums are combined for acupuncture and chiropractic services). There is a \$50 annual chiropractic appliance allowance toward the purchase of medically necessary items such as supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts and home traction units.
- X-rays and clinical laboratory tests are payable in full when provided by or referred by a contracted chiropractor and approved by ASH Plans. Radiological consultations are a covered benefit when approved by ASH Plans as medically necessary and when provided by a licensed chiropractic radiologist, medical radiologist, radiology group, or hospital that has contracted with ASH Plans to provide those services.

What's not covered

Services or supplies excluded under the chiropractic care program may be covered under the medical benefits portion of your plan. Consult your plan's Evidence of Coverage for more information.

(continued)



With this program, you're free to obtain care by self-referring to a participating chiropractor from our chiropractic directory.

¹Includes emergencies and urgent care visits and referral visits to nonparticipating chiropractors.



Although you're always welcome to consult your Primary Care Physician, you won't need a referral to see a participating chiropractor.

Limitations and exclusions²

- Air conditioners, air purifiers, therapeutic mattresses, supplies, or any other similar devices or appliances; and all support appliances or durable medical equipment, except as defined elsewhere.
- Thermography; magnets used for diagnostic or therapeutic use; nerve conduction studies (e.g., EEG, EMG, SEMG, SSEP, and NCV); or electrocardiogram (EKG) studies.
- Magnetic resonance imaging, CAT scans, bone scans, nuclear radiology, therapeutic radiology and any diagnostic radiology other than covered plain film studies.
- Education programs, nonmedical lifestyle or self-help, or any self-help physical exercise training or related diagnostic testing.
- Services, exams (other than an initial examination to determine the appropriateness of chiropractic services), and/or treatments for conditions other than neuromusculoskeletal disorders or pain syndromes.
- Hypnotherapy, behavioral training, sleep therapy, and weight programs.
- Services, clinical laboratory studies, X-rays, supports and appliances, and other treatments or products that are classified as experimental or investigational. If ASH Plans denies coverage for a therapy for a member who has a life-threatening or seriously debilitating condition based on a determination by ASH Plans that the therapy is experimental or investigational,

the member may be able to request an independent medical review of ASH Plans' determination. The member should contact ASH Plans' Member Services Department at 1-800-678-9133 for more information.

- Services or treatments for pre-employment physicals or vocational rehabilitation.
- Any services or treatments for conditions caused by or arising out of the course of employment or covered under workers' compensation or similar laws.

For additional information, please contact Health Net at 1-800-361-3366 or 1-800-522-0088.

This is only a summary. Chiropractic services can be added to any of our HMO, Elect Open Access or Select 3-Tier POS plans. Consult your plan's Evidence of Coverage, which you receive after you enroll, to determine the exact terms and conditions of your coverage.

² Refer to Evidence of Coverage for details.