

Your Chiropractic Care Options

GET QUALITY, AFFORDABLE CARE WITHOUT A REFERRAL!

You're always welcome to consult your primary care physician, but you won't need a referral to see a network chiropractor. You can self-refer to a participating American Specialty Health (ASH) Plans chiropractor from our chiropractic directory at any time!


What is chiropractic care?

Chiropractic care is a form of medicine that treats disorders of the musculoskeletal system, especially the spine. Chiropractors practice this form of medicine.

What's covered

OFFICE VISITS¹

Initial examination, subsequent office visits, re-examination.

	HMO ²	CommunityCare HMO and PureCare HSP	Full Network and EnhancedCare PPO ³
Copayment	\$10	\$10	\$25
Deductible	N/A	Deductible waived	Non-HDHP: Deductible waived HDHP: Deductible applies
Visits	Unlimited	Unlimited	Non-HDHP: 12/year HDHP: Unlimited

COVERED CONDITIONS

- **Sprain/strain injuries to the spine and extremities:** muscular and ligamentous injuries, joint injuries, cartilaginous and meniscus injuries
- **Musculoskeletal and related conditions including conditions such as:**
 - Fibromyalgia/myofascial pain
 - Extremity pain/bursitis/tennis elbow/carpal tunnel syndrome
- Intervertebral disc injuries/disorders
- **Degenerative joint diseases/arthropathies:** osteoarthritis/osteoarthritis, degenerative disc disease, enthesopathies, etc.
- **Neurological conditions:** radicular symptoms, sciatic, cervical/lumbar radiculopathies, nerve plexus injuries, etc.

(continued)



- **Inflammatory disorders:** tendonitis, synovitis, tenosynovitis, myositis, capsulitis, etc.
- Headaches
- **Entrapment/compressive syndromes:** carpal tunnel, tarsal tunnel, etc.
- Muscular spasms and myalgias, local pain syndromes



Although you're always welcome to consult your primary care physician, you won't need a referral to see a participating chiropractor. To find a provider, go to www.ashlink.com/ash/HnetCAcomm.

Note: Covered services may require verification of medical necessity by ASH Plans except for:

- An initial examination by a network chiropractor, or
- Emergency or urgent care chiropractic services.

Once ASH Plans approves a treatment plan, the approved services for each office visit may include a brief re-examination, if deemed necessary by the network chiropractor, without added approval by ASH Plans.

Definition of chiropractic covered services

Services provided by a network chiropractor are covered for the treatment of neuromusculoskeletal disorders or pain syndromes when deemed to be medically necessary. Services from an out-of-network provider are covered when a referral is approved by ASH Plans. Emergency or urgent care chiropractic services are also covered.

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* (EOC) or *Certificate of Insurance* (COI) for more information.

Limitations and exclusions⁴

- Air conditioners, air purifiers, therapeutic mattresses, vitamins, minerals, nutritional supplements, durable medical equipment, appliances or comfort items
- Diagnostic scanning, MRI, CT scans or thermography
- Exams or treatment unrelated to Neuromusculoskeletal disorders
- Hypnotherapy, behavioral training, sleep therapy, weight programs, educational programs, nonmedical self-help or self-care, or any self-help physical exercise training
- Lab tests, X-rays, adjustments, or other services not chiropractically necessary or classified as experimental
- Pre-employment physicals or vocational rehabilitation arising from employment or covered under any public liability insurance
- Treatment for temporomandibular joint syndrome (TMJ)
- Treatment or services not authorized by ASH Plans or delivered by an ASH Plans provider (except emergency chiropractic services or upon a referral to a nonparticipating provider approved by ASH Plans)

For more information, please contact Health Net at 1-800-522-0088.

This is only a summary. Chiropractic services can be added to any of our HMO and HSP plans. Select PPO and EnhancedCare PPO plans include chiropractic services (they are not a buy up/rider). Consult your plan's EOC or COI to see the exact terms and conditions of your coverage. You will receive an EOC or COI after you enroll.

¹Includes emergencies and urgent care visits, and referral visits to non-network chiropractors.

²There is a \$50 yearly chiropractic appliance allowance toward the purchase of medically necessary items. This can be used for supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts, and home traction units.

³The following PPO plans, on both Full and EnhancedCare PPO networks, include Chiropractic coverage: Platinum 250/15, Gold 0/30, Gold 500/20, Gold 1000/30, Gold Value 750/15, Silver 2250/55, Silver Value 1700/50, Silver HDHP 1400/40%, and Bronze HDHP 5600/20%.

⁴Refer to the EOC or COI for details.