

MEDICARE SCRUTINY

continued from page 18

vulnerable citizens, and pledged the Association's assistance in alerting Medicare beneficiaries nationwide as to the dangers and concerns raised at the recent hearings.

Chiropractic patients need your help in looking at Medicare choices

Doctors of chiropractic have an opportunity and, indeed, an obligation, to assist their Medicare patients in navigating the host of choices available to them in the increasingly complex federal program. For example, beneficiaries in Los Angeles County alone have over 106 health plan options for 2007. This includes:

- 55 stand alone prescription drug plans (PDPs)
- 36 'health plans' (29 of which offer Part D coverage):
- 2 regional PPOs
- 1 local PPO
- 24 local HMOs (2 with no Part D coverage)
- 2 local HMOs available in only parts of the county
- 6 Private-Fee-For-Service (PFFS) plans (4 with no Part D coverage)
- 1 Medical Savings Account (MSA) (prohibited from offering Part D)
- 15 Special Needs Plans (SNPs)¹

All Medicare beneficiaries should study the options closely, ask questions, especially regarding the availability and terms for accessing chiropractic care through any managed care plan, and to remember: no one has to enroll in a managed care plan to obtain drug coverage. Medicare law provides that all authorized benefits must be available, whether a beneficiary uses Part B, in which one can choose any provider for care, or Part C, the managed care option. While all benefits are required to be available, the record has shown that access to chiropractic care in Medicare managed care plans has been somewhat more difficult, and beneficiaries are strictly limited in their choice of doctors of chiropractic to providers "approved" by the managed care plan managers.

Also, strongly caution your patients to be very careful in considering claims, promotions and invitations to enroll in Medicare plans, especially from telemarketers. **NEVER** give out personal information or credit card numbers over the telephone, and always confirm with trustworthy resources, including your doctor of chiropractic, that a plan is, in fact, a legitimate entity.

Finally, report marketing abuses on the part of Medicare plan salespeople to your Members of Congress, Medicare itself and your state insurance commissioner. Such abuses must be addressed and you can help.

ICA's Medicare Committee is fully aware that the strength, accessibility and role of chiropractic in the Medicare program depend on the greater health and viability of the program at large. The continued erosion of that viability, through such boondoggle policies as were critically reviewed at the May

CONTINUED ON PAGE 20

ChiroSecure Malpractice Insurance

Presents the next generation of chiropractic malpractice protection

Features and Benefits of ChiroSecure

- Underwritten by ACE American Insurance Company rated A+ by AM Best in most states
- Written on an "Admitted" basis backed by the state guarantee fund
- Both Occurrence and Claims-made coverage forms available
- **Legal and Audit Expense Coverage – now includes up to \$50,000 defense and audit expense coverage for:**
 1. HIPAA
 2. Medicaid/Medicare laws, rules and regulations relating to reimbursement for medical services
 3. Medicaid/Medicare related investigations to determine if professional services were provided improperly to a patient
 4. Billing errors and omissions
 5. Professional Boards investigation and hearings
- For Claims Made Type Policies – *Free tail coverage after 5 years if you retire and are at least 50 years old or after 10 years for any reason.*
- Unlimited Sexual misconduct defense coverage
- True Consent to settle. Claims will not be settled without your consent
- Costs to defend are unlimited and do not reduce available limits of liability for settlement
- Coverage for your corporate or partnership entity is included on a shared limit basis at no additional cost
- Up to \$5,000 each person payment for Medical Expense for services rendered by others for injury to a person **not resulting** from your professional services

Call Today for a FREE Quote

1-866-802-4476

www.chirosecure.com

THE ONLY CHIROPRACTIC MALPRACTICE PROGRAM RUN BY A CHIROPRACTOR, FOR CHIROPRACTORS!

Also Available:
Business Owners Policies,
Life/Health Disability Insurance

**CHIRO
SECURE**



Got a question?
Call ChiroSecure President
Dr. Stuart Hoffman
1-866-802-4476

Policy description is intended as a summary only. It does not include all terms, coverages, exclusions, limitations or conditions of actual coverage. The policy and endorsements must be read for those details. Policy enhancements already approved and available in most states, with applications pending in the remaining jurisdictions.