

Questions For Health Insurance Carriers

It has become problematic for me to get involved in discussions with your insurance carrier as per your benefits. I have no contractual agreement with any carriers save to treat their clients at a negotiated rate. **As a result they are not required to tell me the truth about your coverage and often times they misrepresent your benefits to me, so that I end up misinforming you.**

As a result, I request that you contact them yourself and ask the following questions taking notes and keeping a copy for your records. I'm happy to keep a copy for you in your file. If they then don't provide you with the benefits promised you, you have grounds for a "Bad Faith" claim against them, the very threat of which tends to result in your claim being paid.

I hope you find the following form helpful.

- 1) Is Dr. H. Edward Camp: NPI# 1962615633 in your provider network ? _____
- 2) Do You have an out of network provider provision, if so, what are the terms?

- 3) Do I need a referral from a primary provider before I can see a Chiropractor ? _____
- 4) Are there limitations as to the number of visits I am entitled to ? _____
- 5) Does my plan cover examinations and X-Rays ? _____
- 6) Do I have a deductible ? _____ if so, how much has been met ? _____
- 7) Are there limits to dollar amounts of coverage for complimentary care services, if so, how much of that have I used ? _____
- 8) Do I need pre authorization for Chiropractic Care ? If so whom do I contact for that ?

- 9) Is my policy subject to Utilization Review ? _____
- 10) Who would handle that ? _____
- 11) Do you administer your own Chiropractic benefits or do you use ACN or ASHP ?
- 12) What is your name and how would I reach you if I have any more questions ?

Completed by _____ Date _____