



CONVERSATION GUIDE

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VIDEO DEMONSTRATIONS OF CHUSA CONVERSATIONS AVAILABLE AT:
chirohealthusa.com/resources

Discussing ChiroHealthUSA with Patients

ChiroHealthUSA makes your discounted fees easy to explain to patients, but it is important that they completely understand that CHUSA is NOT insurance, nor does it replace insurance. If you are meeting with the patient in person, be sure to provide them with a ChiroHealthUSA brochure which outlines the details of the plan and provides a legal disclosure.

When Receiving Calls About Treatment Costs

POINTS TO COVER

- Your fee depends on what insurance benefits you have.
- Our initial visit fee is typically (*use actual fee*) \$_____ which includes an exam and any needed x-rays, therapies, or treatments.
- For patients with no insurance, we're all committed to helping you get better in the most cost-effective way by offering other choices.

SAMPLE SCRIPT (Fees shown for example purposes only)

PATIENT: *How much does it cost to see the doctor?*

OFFICE: *Our first visit fee ranges between \$250 and \$275. The cost to you will depend on two things: what the doctor recommends and what your insurance does and does not cover.*

PATIENT: *I don't have insurance.*

OFFICE: *No problem. Our clinic is committed to providing other affordable choices*. Let's go ahead and schedule an appointment so we can go over everything and start getting you better in the most cost-effective way. Do you prefer morning or afternoon?*

***When explaining ChiroHealthUSA by phone, you must read the following disclosure.**

This discount medical plan is NOT insurance, a health insurance policy, or a qualified health plan under the Affordable Care Act. The plan only provides discounts on medical services and equipment offered by providers who have agreed to participate in the plan. The range of discounts for medical services and equipment offered under the plan will vary depending on the type of provider and medical services and equipment received. The plan does not make and is prohibited from making payments to providers for medical services or equipment received under the plan. The member is obligated to pay for all discounted medical services and equipment received under the plan, but will receive a discount on certain identified medical services and equipment from providers participating in the plan. You may call Perfectly Protected Practice, Inc. at 1-888-719-9990 for more information and to request a list of program providers and the providers' city, state and specialty, located in your service area. You may also search for participating providers at www.perfectlyprotectedpractice.com. The plan is subject to fees, requirements, and restrictions as specified in the membership agreement and includes a 30-day cancellation provision.

Initial Visit - Uninsured and Cash Patients

Discussing fees with your uninsured and cash patients is easier on Day One because you can now legally discount using ChiroHealthUSA.

POINTS TO COVER

- Your fee for today's visit is *(use actual fee)* \$_____.
- Are you a member of a Discount Medical Plan Organization such as ChiroHealthUSA?
- For uninsured or cash patients, the doctor recommends ChiroHealthUSA.
- CHUSA allows us to discount our fees to our cash and uninsured patients.
- Membership costs only \$49 a year for the family.
- As a member, your first visit will be only *(use CHUSA fee)* \$_____.
- Let's get you signed up.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: Mrs. Jones, today Dr. Brown completed your initial evaluation, two sets of films, and treated you with an adjustment and therapy. The charges are \$275. By any chance are you a member of a Discount Medical Plan Organization like ChiroHealthUSA?

PATIENT: No. I'm not a member. What is it?

OFFICE: ChiroHealthUSA is a network that allows us to discount our fees to patients with no insurance. You can join right here in the office for \$49, and it covers you and your dependents for a year. Members receive a 30% discount with a maximum fee of \$125, whichever is less. If you were a member, instead of \$275 for your visit today, you would pay \$125. You can see that the membership pays for itself on this first visit alone. Would you like to do that?

PATIENT: That makes sense. Please go ahead and sign us up.

PATIENT: No thank you. Not today.

OFFICE: That's fine Mrs. Jones. If you change your mind, we can sign you up and start discounting your treatments anytime. Now today, your charges will be \$275. How would you like to pay for your visit?

Initial Visit - Medicare Patients Without Supplemental Coverage

Discussing fees with your Medicare patients is easier on Day One because you can now legally discount and remain compliant with federal regulations using ChiroHealthUSA.

POINTS TO COVER

- Your fee for today's visit is *(use actual fee)* \$_____.
- Are you a member of a Discount Medical Plan Organization such as ChiroHealthUSA?
- For Medicare patients, the doctor recommends ChiroHealthUSA.
- CHUSA allows us to discount our fees to our Medicare patients for their non-covered services.
- Membership costs only \$49 a year for the family.
- As a member, your first visit will be only *(use CHUSA fee)* \$_____.
- Let's get you signed up.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: *Good morning Mrs. Jones. Today, Dr. Brown completed your initial evaluation, two sets of films, and treated you with an adjustment and therapy. We expect Medicare to cover only the cost of your adjustment. Your copayment for that is \$8. The charges for the treatment that Medicare doesn't cover today are \$250 unless you happen to have one of those discount medical cards like ChiroHealthUSA. Do you have one of those?*

PATIENT: *No I don't. What is it?*

OFFICE: *ChiroHealthUSA is a network that allows us to discount our fees for Medicare patients for their non-covered services. Instead of \$250 for your additional treatment today, you would pay only \$125. You can join right here in the office for \$49 and it covers you and your dependents for a year. You can see the membership pays for itself in this first visit. Would you like to do that?*

Initial Visit - Patients with Partial Insurance Coverage

Discussing fees with your partially insured patients is easier on Day One because you can now legally discount ChiroHealthUSA.

POINTS TO COVER

- Your fee for today's visit is *(use actual fee)* \$_____.
- Your insurance will pay for some of your care.
- You are responsible for the rest which is *(use actual fee)* \$_____.
- Are you a member of a Discount Medical Plan Organization such as ChiroHealthUSA?
- For underinsured patients, the doctor recommends ChiroHealthUSA.
- CHUSA allows us to discount our fees to our Medicare patients for their non-covered services.
- Membership costs only \$49 a year for the family.
- As a member, your first visit will be only *(use CHUSA fee)* \$_____.
- Let's get you signed up.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: *Good to see you Mr. Evans. Based on your evaluation, the doctor has recommended 30 visits for your care plan. It appears your insurance will help you with the first 15 visits and your copay is \$50 per visit. On the 16th visit, our actual fees will apply, and those fees are typically from \$90 to \$125 unless you have one of those Discount Medical cards like ChiroHealthUSA. Do you have one of those?*

PATIENT: *No. I don't. What is it?*

OFFICE: *ChiroHealthUSA is a network that allows us to discount our fees for patients like you with limited benefits for chiropractic care. If you were a member, your non-covered fees would be \$700 instead of \$1000. Membership is only \$49 a year and it covers you and your dependents for a year. You can see that it pays for itself on this first visit. Would you like to do that?*

Initial Visit - Patients with High Deductibles or Co-Pays

Discussing fees with your patients who have high deductibles and co-pays is easier on Day One because you can now legally discount ChiroHealthUSA.

POINTS TO COVER

- Your insurance has a high deductible or co-pay.
- Under your plan, your cost will be *(use actual fee)* \$_____.
- For patients like you with high deductibles and co-pays, the doctor recommends ChiroHealthUSA.
- CHUSA allows us to discount our fees to our patients who have insurance plans with high out-of-pocket costs.
- Membership costs only \$49 a year for the family.
- As a member, your first visit will be only *(use CHUSA fee)* \$_____.
- To take advantage of the discounts, you will bypass filing insurance by electing to self-pay, but you can change your mind at any time.
- Let's get you signed up.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: *Mrs. Jones, today Dr. Brown recommended 30 visits for you. We've checked your insurance benefits and it appears you have a \$6,000 deductible. It's unlikely that you'll meet your deductible during your care here, and those visits that you are paying could run \$90-\$150 depending on what is recommended by the doctor. For patients like you who have high deductibles and co-pays, the doctor recommends you join ChiroHealthUSA. It's a Discount Medical Plan Organization that allows us to discount our fees making each visit \$50-\$65 instead. For just \$49, you and your whole family are covered. You can see that the membership pays for itself on the first visit. To take advantage of these discounts, you will choose to self-pay which means we do not bill insurance. The discounted fees you pay will not apply to your deductible. You can change your mind at any time, and we will resume filing your claims. I have a form for you to sign if you choose that option. How would you like to proceed?*

FROF - Patients Who Joined CHUSA on Their First Visits

Take advantage of the simple “Financial Report of Findings” [fillable template](#) available on our Resources Page to make it easier to show patients their ChiroHealthUSA savings.

POINTS TO COVER

- Remind patients that they are already enrolled.
- Show the patient the completed form showing fee comparison.
- The doctor has recommended ____ visits.
- As a member, each visit is capped at (use CHUSA fee) \$ ____.
- Had you not joined CHUSA, your fee would have been (use actual fee) \$ ____.
- You can see what a great investment \$49 a year was.

SAMPLE SCRIPT

(Fees shown for example purposes only)

CASH PATIENT-OFFICE: *Good morning Mr. Evans. Today, Dr. Brown has recommended 30 visits for your care plan. At your first visit, we signed you up for ChiroHealthUSA. The fees for these visits are normally \$90-125. As a member of ChiroHealthUSA, your fee will be only \$70. You can see what a great investment the \$49 yearly membership is.*

MEDICARE PATIENT-OFFICE *How are you today Mrs. Jones? Today, Dr. Brown recommended 30 visits for you which include adjustments and other services. Medicare covers only the adjustment so your co-pay for those will be \$8 per visit. Fortunately, you’ve already joined ChiroHealthUSA so your additional fees for non-covered services will be only \$5 per therapy or rehab procedure. Based on your care plan, that will be \$15 per visit instead of our normal fee of \$60. You can see what a great investment the \$49 yearly membership is.*

FROF - Patients Who Will Run Out of Benefits

Take advantage of the simple “Financial Report of Findings” [fillable template](#) available on our Resources Page to make it easier to show patients their ChiroHealthUSA savings.

POINTS TO COVER

- The doctor has recommended _____ visits.
- The fee for each visit will be *(use actual fee)* \$_____.
- Your insurance will pay for _____ visits.
- You are responsible for the remaining visits.
- For patients with limited benefits, the doctor recommends ChiroHealthUSA.
- CHUSA allows us to discount our fees to patients for their non-covered services.
- Membership costs only \$49 a year for the family.
- As a member, each visit beyond the allowable number will be only *(use CHUSA fee)* \$_____.
- Instead of *(use actual fee summary)* \$_____, your out-of-pocket cost will be only *(use CHUSA fee summary)* \$_____.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: Nice to see you Mr. Evans. Today, Dr. Brown recommended 30 visits for you. We checked on your insurance and expect them to cover 6 of your visits. You, however, will be responsible for the remaining visits. Your copay for each of the first 6 visits is \$50. On the 7th visit, our actual fee of \$90 will apply. The doctor recommends you join ChiroHealthUSA. It's a network that allows us to discount our fees for patients like you with limited benefits for chiropractic care. You can join right here in the office for \$49 and it covers you and your dependents for a year. If you were a member, after your 6 allowable visits your fee would be \$45 instead of \$90. You can see that the membership pays for itself on this first visit alone. Would you like to do that?

Established Patients - Explaining Your New Discounting Policy

Gradually introduce ChiroHealthUSA to your existing patients to avoid disruption to your patient flow and daily processes. Focus on those at highest risk such as Medicare patients. Review your daily appointment schedule and identify those with whom you will review your new discounting policy.

POINTS TO COVER

- Changes to healthcare; new rules and regulations.
- Our standard visit fee is normally *(use actual fee)* \$_____.
- We have only been charging you *(use your previous discounted fee)* \$_____.
- To continue giving discounts, we have chosen ChiroHealthUSA?
- CHUSA allows us to discount our fees to our patients and still remain compliant.
- Membership costs only \$49 a year for the family.
- As a member, your visits will be only *(use CHUSA fee)* \$_____.
- Let's get you signed up.

SAMPLE SCRIPT

(Fees shown for example purposes only)

OFFICE: *Mr. Carter, we've all been affected by changes to healthcare recently. To keep our financial policy compliant, we're using ChiroHealthUSA which allows us to continue offering you discounts if you choose to be a member. You might not realize this, but our actual fee per visit is \$90 - \$125 but we've been charging you \$50 when we should have been charging every patient the same fee unless we were under contract with their health plan. If you choose to join, it's only \$49 which covers you and your dependents for a year. That way, you can continue to pay \$50 per visit instead of the actual fee of \$90 - \$125. It's like a Sam's Club or Costco for healthcare... Would you like to do that?*