

TLC Chiropractic Center and Insurance Plans

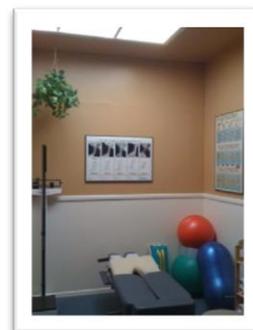
TLC Chiropractic Center Insurance Plans:

TLC Chiropractic Center accepts just about everyone's insurance. Below are some of the major insurance companies we are participating providers of for [chiropractic](#) services. We also accept workman's compensation, personal injury, automotive insurance (if your visit is due to an accident), and also offer [affordable cash options](#) to uninsured patients and families, or to those who simply elect not to use their insurance.



We accept all Insurances, including Auto & Workman's Compensation
Below are the most common, Call 310-530-1659 if yours is not listed.

- [Allied](#)
- [Allstate](#)
- [ASHP](#)
- [Blue Cross Blue Shield](#)
- [CHPC](#)
- [Cigna](#)
- [Great-West](#)
- [HSM - \(Health Services Management\)](#)
- [Health Partners](#)
- [ILWU](#)
- [Medical Assistance](#)
- [Medicare](#)
- [MultiPlan](#)
- [Preferred One](#)
- [Patient Choice](#)
- [Progressive](#)
- [State Farm](#)
- [United Healthcare](#)



- TLC Chiropractic Center is a participating provider of all major insurance carriers. We also accept auto and workman's compensation. You may want to contact your insurance company before coming in to check your chiropractic benefits, which can be different for each insurance policy. At your initial visit, we do verify your insurance benefits in case you did not get time to call or you are confused about your benefits. If you would like, please contact us and we can call your insurance before your initial appointment and let you know what your benefits are, so that you will know before your appointment of what is covered and not covered.
- Auto insurance is accepted for patients who have been injured in a car accident. At your initial appointment, please try to have your claim number, adjuster name and number, where to send claims and the insurance name. If you have already hired an attorney

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please bring their information also to your visit. Auto insurance carriers cover your treatments after an accident to get you back into your pre-accident condition.

Common Questions

- [Do I need a referral to see a chiropractor?](#)
- [What should I bring for my first visit?](#)
- [Are there things that may not be covered under insurance?](#)
- [What is a participating provider?](#)
- [How many visits will my insurance give me a year?](#)
- [What is a Co-payment?](#)
- [What is a deductible?](#)
- [I do not have insurance; do you have a cash plan?](#)

Do I need a referral to see a chiropractor?

- Most insurance plans do not require a referral.
- If you are not sure if you need a referral, then it is a good idea to check with your insurance company.



What should I bring for my first visit?

- You should bring your insurance card to your first visit.
- We will copy your card and verify insurance benefits at your first treatment. If your treatments will go through your auto insurance please bring the claim number, claim address, adjuster name and number and the insurance company name. If you have already hired an attorney please bring their information as well. It is also a good idea to bring information on any X-rays or MRI that you had to help Dr. Laudig with your condition.

Are there things that may not be covered under insurance?

- Medicare, Medicaid, Medical Assistance and Humana will not cover exams or therapies. Examinations are performed on all new patients, to make sure that your condition will be helped through chiropractic care. The cost of the exam will be an out of pocket expense. Some insurance companies will only cover certain therapies. For example, they may pay for electric muscles stimulation, but not soft tissue massage.

What is a participating provider?

- A participating provider has a contract with your insurance company to accept the rates the insurance company sets for chiropractic services. When seeing a participating provider you will receive the highest benefits and the lowest out-of-pocket expenses at your visit even if you have a high deductible plan.

How many visits will my insurance give me a year?

- Some insurance companies put a limit on how many treatments a patient may receive in a year. Visits may range from 12-24 depending on the insurance plan. If more visits are

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needed, then insurance companies will sometimes grant patients more visits depending on their condition.

- Other insurance companies require an authorization for patient visits. Authorizations entail a person to complete paperwork for their specific condition which gets submitted to their insurance company. Based on a review of the completed forms, the insurance company will actually decide how many visits a patient may receive. If the condition is still unresolved or another condition comes up after the first visits are used up, then the patient is required by their insurance company to go through the same process again.

What is a Co-payment?

- A co-payment is a payment that you pay at the time of your service, which goes to the payment of your treatment that day. Your insurance company has a fee schedule that they go by to pay for your chiropractic services. The fee schedule is an agreed amount between the insurance company and the participating provider. At your visit the co-payment is paid and your insurance will cover the rest. For example the visit was \$50, your co-payment was \$25, and your insurance will pay the provider the other \$25. Most insurance companies will not have co-pays after you reach your out of pocket maximum for the year.

What is a deductible?

- A deductible is an amount that you will have to pay out of pocket before your insurance will pay. The fee schedule is an agreed amount between your insurance company and the participating provider. If your deductible is \$500, your treatment is \$50. Then the \$50 is applied to your deductible and that is what you will own the provider. It is important to have your treatments applied to your deductible in case you have to have to see another provider in that year. The costs of your visits are based on the fee schedule that the insurance company sets. The fee schedule is an agreed amount between the provider and the insurance company which a lot of times it is cheaper than paying cash for your visit.

I do not have insurance; do you have a cash plan?

- We have a same day discount. If you pay for your services the same day you have treatment, then you will receive 30% off. Our cost to bill insurance is about 30%, which is the savings we pass along to you. We also offer a cash plan Membership that costs \$100.00 a year for everyone in your household which lets us give you lower costs for your treatments.



*Massage Therapy, Hypnotherapy, Foot Bath Detox, Nutritional Needs

Cash Plans & Packages

In addition to accepting [automotive insurance](#) (if your visit is due to an accident), [workman's compensation](#) and [health insurance plans](#) we also offer affordable cash options to uninsured patients and families, for services not covered by insurance, or to those who simply elect not to use their insurance.

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Discount (Savings of 30% Off)

If you pay for your [chiropractic](#) or [Massage Therapy](#) services the same day you receive a treatment, then you will receive 30% off the regular price. Call the Center **310-530-1659** to schedule a complementary consultation or to learn more how this discount will specifically fit into your treatment plan. Prices are competitive.

Wellness Packages:

All wellness package pricing is based on prepayment of services/package to expire in one year. To receive the discounted rates, payments must be made prior to receiving care and insurance cannot be billed. The absence of fees associated with billing, along with Wellness Care being an uncovered service through health insurance allows us to provide the discounted rates to you. If you come in with an injury that insurance will cover, then we will bill your insurance and will keep your wellness visits for later on in the year.

Chiropractic Wellness Package – includes [adjustments](#) and [therapeutic](#) services

- 4 - visit package \$216 (equal to \$54 a visit)
- 6 - visit package \$300 (equal to \$50 a visit)
- 12 - visit package \$540 (equal to \$45 a visit)
- 15 - visit package \$645 (equal to \$43 a visit)

Chiropractic Adjustment Only Package – includes [adjustments](#) without therapy

- 4 - visit package \$156 (equal to \$39 a visit)
- 6 - visit package \$228 (equal to \$38 a visit)
- 12 - visit package \$432 (equal to \$36 a visit)

5% off package price If 2 or more packages (mix & match) are purchased at the same time.

**please note Wellness Packages may not be split with friends and family members, they expire in one year after purchase*