

About Us - Why We Don't Take Insurance

Our physicians and staff work directly for you! If we accepted insurance company claim forms, we would only seem to be working in your best interests, but by law, we would be working for and responsible to your insurance company first, with your best interests a secondary consideration. Insurance companies do not work for you or for us practitioners—they are profit-driven entities that try to control and use you and us for their profit.

We are dedicated to getting the job done for you, not for insurance companies! It is possible you have decided to come to Advanced Spinal Rehabilitation because you were referred to us. Because of our specialized treatments, we are “ahead of the curve” (not only in the Pacific Northwest, but nationwide) with science-based diagnostic procedures and treatments. Were we limited to diagnoses and treatments “approved and covered” by insurance companies, we could not be nearly as effective for you.

So why doesn't Advanced Spinal Rehabilitation accept whatever is covered by my health care insurance company, and bill me for the rest?

Due to the enormous amount of paperwork and administrative overhead, billing would increase our cost of service to you even further.

OK, so I have paid for this health care insurance. Can I use it at all?

Absolutely! We will give you an itemized statement with all of the Current Procedural Codes (CPT) and Diagnosis Codes used during your care. For reimbursement directly from your healthcare insurance company, you can submit this itemized statement along with any applicable forms required by your health care insurance. Your health care insurance company may reimburse you based on your specific coverage plan.

If you have difficulty in getting reimbursement directly from your health insurance company, we encourage you to **contact a professional insurance billing company**—yes, with all the rules and regulations, insurance billing is now a profession! If possible, find a professional health care insurance company billing service knowledgeable about alternative health care billing. As professionals, they know in advance how each company is likely to respond, and how to minimize problems.

What will Advanced Spinal Rehabilitation do to help?

Keeping in mind that we work for you, not a health care insurance company, we will provide you (or your professional insurance billing agent) up to 20 photocopied pages of your records at no charge. If your health care insurance company wants more than this, we must charge you, not the health care insurance company (in compliance with RCW 70.02.010) a \$24 clerical fee, \$1.09 per page copy up to 30 copies, and 80 cents per page thereafter. (Please remember, health care insurance companies refuse to pay for their own demands. Using a professional insurance company billing service makes record requests this large much less likely.)

Should you contract with a professional health care insurance billing company, their professionals can tell you promptly which services are more likely to be reimbursed and which not. However, for a definitive answer, you must contact your health care insurance carrier.

Is Advanced Spinal Rehabilitation connected financially in any way to any professional health care insurance billing company?

No! We work for you, not for a health care insurance company or for a professional health care insurance billing company.

In summary: To continue to do the best job possible for you, using the latest in science-based diagnostic procedures and treatments we cannot accept or file health care insurance claim forms.

Motor Vehicle Crash Cases

We do accept patients who have been involved in a motor vehicle crash and we will bill your auto insurance carrier. It is important to verify that you have **personal injury protection (PIP)** under your auto insurance policy. Personal Injury Protection is coverage under your auto insurance policy that will pay your medical bills, wage loss and household services immediately after your accident.

As a patient involved in a motor vehicle crash, we will help guide you through the necessary paperwork. **As a start, do the following in a motor vehicle crash case:**

1-Get the name, address, and phone number of any passengers or witnesses to the crash.

2-If possible, take pictures of your car (several angles showing the whole car front and back as well as close up of any dents/scratches). Take pictures of the other vehicle(s), object(s), or people involved in the crash.

3-Call your auto insurance company to report the accident and confirm that you have PIP and the amount of coverage.

4- Note your Claim#, adjuster name and phone number, claim office address and phone number.

4-Obtain a copy of the Police Report (if applicable).

5-Get an estimate of damages to your car by a car repair shop if possible.

6-Take care of yourself! Get an examination and necessary chiropractic/rehabilitation care to speed up the healing of your body.

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