

Chiropractic Care

| Description | Chiropractic care is services to diagnose and to treat (by manual manipulation, adjustment of the spine, or certain other therapies) conditions related to the muscles, skeleton, and nerves of the body. | | | | |
|-------------------|--|------|-------------|---------|--------------------------|
| See also | <p>Similar, related, or easily confused documents.</p> <ul style="list-style-type: none">• Acupressure - Physical pressure is applied to acupuncture points.• Acupuncture - Stimulation of body by thin, solid, metallic needles. | | | | |
| Table of Contents | <p>The following topics are included in this document:</p> <ul style="list-style-type: none">• Commercial• Government Programs• Individual and Family Business (IFB) | | | | |
| Document history | <p>The document history for the past 12 months is outlined below.</p> <table><tr><th>Date</th><th>Description</th></tr><tr><td>1.25.24</td><td>Updated to new template.</td></tr></table> | Date | Description | 1.25.24 | Updated to new template. |
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Commercial

| Introduction | <p>This section applies to all Commercial members. Benefit details depend on the member’s brand: Dean (including Dean Health Plan (DHP) and Prevea360), Mayo Medical Plan (MMP), or Medica (including MHPS).</p> | | | | | | | | | | |
|---|--|-------|-------------|----------|---|----------------|--|--------------------------------------|---|---|--|
| Dean (DHP, Prevea360) | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• Lab, X-ray, DME orthotics: Eligible services are covered under chiropractic benefits.• Ordering other services: Chiropractors can bill for some services (such as physical therapy).<ul style="list-style-type: none">– Services covered under corresponding benefit.• Maintenance care: Not eligible. If covered, no prior authorization is required. | | | | | | | | | | |
| Mayo Medical Plan (MMP) | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• Lab, X-ray, DME orthotics: Eligible services are covered under the corresponding benefit (such as X-rays under X-ray/Imaging benefits).• Ordering other services: Chiropractors cannot bill for some services (such as physical therapy).<ul style="list-style-type: none">– They can order services done by an eligible provider (such as, physical therapy by a physical therapist).– Services covered under corresponding benefit.• Maintenance care: Typically not eligible. Check the plan document.• Massage therapy: Check the plan document for coverage. If eligible, refer to Massage Therapy.• Providers: Provider status depends on location:<ul style="list-style-type: none">– Inside MSA: Contracted individually through Fulcrum Health, not by clinic.– Outside MSA: Contracted through the Travel Network or leased network. | | | | | | | | | | |
| Medica (including MHPS) | <p>There are multiple considerations for chiropractic care.</p> <table><tr><th>Topic</th><th>Details</th></tr><tr><td>Benefits</td><td><ul style="list-style-type: none">• Quote chiropractic benefits.• Lab, X-ray, DME orthotics: Eligible services are covered under the corresponding benefit (such as X-rays under X-ray/Imaging benefits).• Ordering other services: Chiropractors cannot bill for some services (such as physical therapy).<ul style="list-style-type: none">– Can order services done by eligible provider (such as, physical therapy by a physical therapist).– Services covered under corresponding benefit.– Elect/Essential/ACO: Can order services, referred to provider must be in network for INN benefits.• Maintenance care: Typically not eligible. Check the plan document.• Massage therapy: If eligible, clinic needs to submit a treatment plan to OptumHealth Physical Health. Refer to Massage Therapy.</td></tr><tr><td>Eligible codes</td><td><ul style="list-style-type: none">• <i>Eligible Chiropractic Codes for Commercial and Individual Plans</i> is on medica.com under <i>Specialty Guidelines</i>.• Exclusion: Note stating excludes 6-digit groups refers to UHG, not Medica. This cannot be changed.</td></tr><tr><td>Providers (except MHPS groups below)</td><td><ul style="list-style-type: none">• Contracted individually through OptumHealth Physical Health, not by clinic.• Must submit treatment plan.<ul style="list-style-type: none">– Optum reviews plan, approves visit limit/duration of care.– Claims exceeding Optum’s limit denied.– A new plan is required for additional visits.• Exception: Some providers are exempt from clinical submissions. See Tier 1 Advantage Program.• Outside the MSA: Chiropractic services are EXCLUDED from the Travel Program.<ul style="list-style-type: none">– OON benefits apply to services received outside the MSA.• HealthRules: HealthRules groups have chiropractic contracted through Optum and follow the above information, EXCEPT outside the MSA. Chiropractic services are included in the Travel Program. INN or OON benefits apply based on provider’s network status.</td></tr><tr><td>Providers<ul style="list-style-type: none">• Black River• City of Rochester• Olmstead County</td><td><ul style="list-style-type: none">• Provider status depends on location:<ul style="list-style-type: none">– Inside MSA: Contracted individually through Fulcrum Health, not by clinic.– Outside MSA: Contracted through the Travel Network or leased network.</td></tr></table> | Topic | Details | Benefits | <ul style="list-style-type: none">• Quote chiropractic benefits.• Lab, X-ray, DME orthotics: Eligible services are covered under the corresponding benefit (such as X-rays under X-ray/Imaging benefits).• Ordering other services: Chiropractors cannot bill for some services (such as physical therapy).<ul style="list-style-type: none">– Can order services done by eligible provider (such as, physical therapy by a physical therapist).– Services covered under corresponding benefit.– Elect/Essential/ACO: Can order services, referred to provider must be in network for INN benefits.• Maintenance care: Typically not eligible. Check the plan document.• Massage therapy: If eligible, clinic needs to submit a treatment plan to OptumHealth Physical Health. Refer to Massage Therapy. | Eligible codes | <ul style="list-style-type: none">• <i>Eligible Chiropractic Codes for Commercial and Individual Plans</i> is on medica.com under <i>Specialty Guidelines</i>.• Exclusion: Note stating excludes 6-digit groups refers to UHG, not Medica. This cannot be changed. | Providers (except MHPS groups below) | <ul style="list-style-type: none">• Contracted individually through OptumHealth Physical Health, not by clinic.• Must submit treatment plan.<ul style="list-style-type: none">– Optum reviews plan, approves visit limit/duration of care.– Claims exceeding Optum’s limit denied.– A new plan is required for additional visits.• Exception: Some providers are exempt from clinical submissions. See Tier 1 Advantage Program.• Outside the MSA: Chiropractic services are EXCLUDED from the Travel Program.<ul style="list-style-type: none">– OON benefits apply to services received outside the MSA.• HealthRules: HealthRules groups have chiropractic contracted through Optum and follow the above information, EXCEPT outside the MSA. Chiropractic services are included in the Travel Program. INN or OON benefits apply based on provider’s network status. | Providers <ul style="list-style-type: none">• Black River• City of Rochester• Olmstead County | <ul style="list-style-type: none">• Provider status depends on location:<ul style="list-style-type: none">– Inside MSA: Contracted individually through Fulcrum Health, not by clinic.– Outside MSA: Contracted through the Travel Network or leased network. |
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Government Programs

| | |
|---|---|
| Introduction | This section applies to all Medicaid and Medicare products. |
| AccessAbility (SNBC), Minnesota Senior Care Plus (MSC+) | <p>Medicaid only groups:</p> <ul style="list-style-type: none">• See Medicaid below. <p>Medicare eligible groups:</p> <ul style="list-style-type: none">• Quote chiropractic benefits.• Manual manipulation of spine for subluxation only.• Follows Medicare guidelines.• Medicare is the primary payer.• If no Medicare eligibility, Medicaid applies. See Medicaid below. |
| AccessAbility Enhanced (I-SNBC), DUAL (MSHO) | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• Services include:<ul style="list-style-type: none">– Manual manipulation of spine for subluxation only.– One annual examination.– X-rays needed to diagnose subluxation of spine.• INN providers: Contracted individually through OptumHealth Physical Health, not by clinic.<ul style="list-style-type: none">– Must submit a treatment plan. Optum reviews plan, approves visit limit/duration of care. Claims exceeding Optum’s limit denied.– New plan required for additional visits.– Exception: Some providers are exempt from clinical submissions. Refer to Tier 1 Advantage Program.• Medica is the only payer. |
| Cost (Prime) | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• Manual manipulation of spine for subluxation only.• X-rays: Not covered from a chiropractor. Member’s MD must order required X-rays.• INN providers: Contracted individually through OptumHealth Physical Health, not by clinic.<ul style="list-style-type: none">– Must submit a treatment plan. Optum reviews plan, approves visit limit/duration of care. Claims exceeding Optum’s limit denied.– New plan required for additional visits.– Exception: Some providers are exempt from clinical submissions. Refer to Tier 1 Advantage Program.• Follows Medicare guidelines. |
| Med Advantage | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• X-rays: Not covered from a chiropractor. Member’s MD must order required X-rays.• INN providers: Contracted individually through OptumHealth Physical Health, not by clinic.<ul style="list-style-type: none">– Must submit a treatment plan. Optum reviews plan, approves visit limit/duration of care. Claims exceeding Optum’s limit denied.– New plan required for additional visits.– Exception: Some providers are exempt from clinical submissions. Refer to Tier 1 Advantage Program.• Follows Medicare guidelines.• Medica is the only payer. |
| Med Supp (Select, Signature) | <p>Quote chiropractic benefits.</p> <ul style="list-style-type: none">• Manual manipulation also covered for neuromusculoskeletal conditions related to spine or joint.• X-rays: Not covered from a chiropractor. Member’s MD must order required X-rays.• Follows Medicare guidelines.• Medicare supplement.• Medicare is the primary payer. |

Continued on next page

Government Programs, Continued

Medicaid

Chiropractic treatment subject to approval from OptumHealth Physical Health. To be eligible, all services must be received from Optum providers and they must obtain required approval prior to service.

Coverage includes:

- One evaluation or exam is covered per year.
- Office visits for manual spinal manipulation for a diagnosis of subluxation of the spine.
 - **Visit limit:** Up to 24 visits per calendar year. Visits exceeding 24 may require a service authorization.
- X-rays to support the diagnosis of subluxation.
- Acupuncture for chronic pain management within scope of practice by chiropractors with training or credentialing. Refer to [Acupuncture](#).
- **PSC:** Providers must bill services according to MN Department of Human Services (DHS) Guidelines. Refer to the [DHS Manual](#).

Not included:

- Therapies (**Examples:** heat, massage, electric, etc.).
- Care from OON chiropractors.
- Vitamins and medical supplies.

Document history

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Individual and Family Business (IFB)

Introduction This section applies to all Individual and Family Business (IFB) members. Benefit details depend on the member’s brand: Dean (including Dean Health Plan (DHP), Medica (formerly WellFirst), and Prevea360) or Medica.

Dean (DHP, Medica formerly WellFirst, Prevea360) Quote chiropractic benefits.

- **Lab, X-ray, DME orthotics:** Eligible services are covered under chiropractic benefits.
- **Ordering other services:** Chiropractors can bill for some services (such as physical therapy).
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- **Maintenance care:** Not eligible.
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| Medica | There are multiple considerations for chiropractic care. | | | | | | | | |
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