



## Documenting Insurance Company Abuses

Dear Doctor:

Chiropractic is under fire from insurance companies across our state. Many patients are being denied access to chiropractic services because of unlawful insurance policies. These discriminatory policies restrict the number of visits patients are allowed, charge higher co-pays for chiropractic services, do not allow DCs to perform more than one service per date of service (without putting the same restriction on other provider groups), exclude services when performed by a DC (but not other provider groups), and other serious violations.

### **We need documentation to fight unlawful insurance company activities!**

That's why we have developed the following information packet, including:

- **Resolving Insurance Problems**, a MAC-developed guide for patients whose insurance policies restrict their access to chiropractic care. This handy, one-page document outlines the procedures a patient needs to follow when filing a complaint with the Office of Financial & Insurance Services (OFIS). It includes a "Typical Complaints" section, which contains easy-to-understand language a patient can use when filling out their complaint.
- A current copy of the state of Michigan's **Insurance Claim Form**, which the patient will use to file a complaint.
- The **MAC Provider/Member Complaint Form**, which can be used by the doctor to document the insurance company's abusive policies. Just fill out the form, add the documentation requested (remembering to "black out" all information identifying the patient), return it to the MAC office, and we can use the information to keep a record of the company's discriminatory activities.

**It is critical that we document all insurance company abuses.  
If we don't have evidence, we cannot take legal action!**

Thank you for taking the time to protect your profession.

Sincerely,

A handwritten signature in black ink that reads "Kirk Steketee D.C." The signature is written in a cursive style.

Kirk Steketee, D.C.  
President