



Lowey Chiropractic Wellness Center

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www.LoweyChiropracticWellness.com

Regarding Your Medicare and Secondary Insurance Coverage

If you are receiving care for an acute care condition, most Medicare plans will cover 80% of the adjustment fee once you have met an annual Medicare deductible. If you have a secondary insurance carrier, Medicare is supposed to forward the balance to this carrier. Medicare will not forward your claims if it does not have your secondary insurance information. You need to call your secondary insurance to set up this forwarding of claims.

Once Medicare reimburses for their portion of care, they forward the balance to your secondary insurance. We will honor a waiting period of 4 weeks following Medicare payments for your secondary insurance to reimburse the balance. (Usually 20 % of the visit- between \$8-\$9). After that time, we require any remaining balance to be paid by you. We will need to have a credit card on file to take care of this unpaid balance.

We have found the local Senior Centers to be an excellent resource for navigating Medicare insurance questions. Please know we are here to serve you in any way we can.

Thank you,

Kevin Lowey, DC
Eric Cousino, DC