



Kaiser Foundation Health Plan, Inc.  
Northern California Region

**Chiropractic Services Amendment of the Kaiser Foundation  
Health Plan, Inc.,  
Evidence of Coverage for  
MARSH & MCLENNAN COMPANIES, INC.**

Group ID: 604494 Contract: 1 Version: 11 EOC Number: 16

*January 1, 2017, through December 31, 2017*

ASH Plans Customer Service Department  
Monday through Friday, 5 a.m. to 6 p.m.  
**1-800-678-9133** (TTY users call **711**) toll free  
[ashlink.com/ash/kp](http://ashlink.com/ash/kp)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-678-9133 (TTY: 1-877-257-2746).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية متوافر لك بالمجان. اتصل برقم 1-800-678-9133 (رقم هاتف الصم والبكم: 1-877-257-2746).

ՈՒՇԱՂԴՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, սպասե՛ք անվճար կարող եմ տրամադրվել լեզվական աջակցության ծառայություններ: Քանակապես 1-800-678-9133 (TTY (հեռաձայն)՝ 1-877-257-2746):

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-678-9133 (TTY: 877-257-2746) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-678-9133 (TTY: 1-877-257-2746) पर कॉल करें।

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-678-9133 (TTY: 1-877-257-2746).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-678-9133 (TTY: 1-877-257-2746) まで、お電話にてご連絡ください。

සුඛණ: තමන්ගේමවිෂයය තහවුරු, ගණිතවිෂයයහා වෙනත්විෂයය වෙනමවිෂයය වෙතදුරකථන 1-800-678-9133 (TTY: 1-877-257-2746) දුරකථන

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-678-9133 (TTY: 1-877-257-2746)번으로 전화해 주십시오.

Díí baa akó nínizin: Díí saad bee yánilti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éi ná hóló, koji' hódíilnih 1-800-678-9133 (TTY: 1-877-257-2746).

ਪਿਆਰ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-678-9133 (TTY: 1-877-257-2746) 'ਤੇ ਕਾਲ ਕਰੋ।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-678-9133 (телефакс: 1-877-257-2746).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-678-9133 (TTY: 1-877-257-2746).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-678-9133 (TTY: 1-877-257-2746).

ไทย: บริการช่วยเหลือสามารถให้บริการช่วยเหลือภาษาไทยฟรี โทร 1-800-678-9133 (TTY: 1-877-257-2746)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-678-9133 (TTY: 1-877-257-2746)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-678-9133 (TTY: 1-877-257-2746).

**TABLE OF CONTENTS FOR EOC #16**

Benefit Highlights ..... 6

Introduction ..... 7

    Definitions ..... 7

    Participating Providers ..... 7

    How to Obtain Services ..... 8

    Covered Services ..... 8

    Exclusions ..... 10

    Customer Service ..... 10

    Grievances ..... 10



## Benefit Highlights

We cover the Services described below, subject to exclusions described in the "Exclusions" section, only if all of the following conditions are satisfied:

- You are a Member on the date that you receive the Services
- ASH Plans has determined that the Services are Medically Necessary, except as described in this Amendment
- You receive the Services from Participating Providers or other licensed providers that ASH contracts to provide covered care, except as described in this Amendment

<b>Professional Services (Plan Provider office visits)</b>	<b>You Pay</b>
Chiropractic office visits (up to a total of 20 visits per 12-month period)...	\$15 per visit
<b>Other</b>	<b>You Pay</b>
X-rays and laboratory tests that are covered Chiropractic Services .....	No charge
Chiropractic supports and appliances .....	No charge

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the "Covered Services" and "Exclusions" sections.

## Introduction

This document amends your Kaiser Foundation Health Plan, Inc. (Health Plan) *EOC* to add coverage for Chiropractic Services as described in this Chiropractic Services Amendment ("Amendment"). All provisions of the *EOC* apply to coverage described in this document except for the following sections:

- "How to Obtain Services" (except that the "Completion of Services from Non-Plan Providers" section, or for Kaiser Permanente Senior Advantage Members, the "Termination of a Plan Provider's contract and completion of Services" section, does apply to coverage described in this document)
- "Plan Facilities"
- "Emergency Services and Urgent Care"
- "Benefits and Your Cost Share"

Kaiser Foundation Health Plan, Inc. contracts with American Specialty Health Plans of California, Inc. (ASH Plans) to make the ASH Plans network of Participating Providers available to you. When you need chiropractic care, you have direct access to more than 3,400 licensed chiropractors in California. You can obtain covered Services from any Participating Provider without a referral from a Plan Physician. Your Cost Share is due when you receive covered Services.

## Definitions

In addition to the terms defined in the "Definitions" section of your Health Plan *EOC*, the following terms, when capitalized and used in any part of this Amendment, have the following meanings:

**ASH Plans:** American Specialty Health Plans of California, Inc., a California corporation.

**Chiropractic Services:** Services provided or prescribed by a chiropractor (including laboratory tests, X-rays, and chiropractic supports and appliances) for the treatment of your Musculoskeletal and Related Disorder.

**Emergency Chiropractic Services:** Covered Chiropractic Services provided for the treatment of a Musculoskeletal and Related Disorder which manifests itself by acute symptoms of sufficient severity (including severe pain) such that a reasonable person could expect the absence of immediate Chiropractic Services to result in serious jeopardy to your health or body functions or organs.

**Musculoskeletal and Related Disorders:** Conditions with signs and symptoms related to the nervous, muscular, and/or skeletal systems. Musculoskeletal and Related Disorders are conditions typically categorized as structural, degenerative, or inflammatory disorders; or biomechanical dysfunction of the joints of the body and/or related components of the muscle or skeletal systems (muscles, tendons, fascia, nerves, ligaments/capsules, discs and synovial structures) and related manifestations or conditions.

**Non-Participating Provider:** A provider other than a Participating Provider.

**Participating Provider:** A chiropractor who is licensed to provide chiropractic services in California and who has a contract with ASH Plans to provide Medically Necessary Chiropractic Services to you. A list of Participating Providers is available on the ASH Plans website at [ashlink.com/ash/kaisercamedicare](http://ashlink.com/ash/kaisercamedicare) for Kaiser Permanente Senior Advantage Members, or [ashlink.com/ash/kp](http://ashlink.com/ash/kp) for all other Members, or from the ASH Plans Customer Service Department toll free at **1-800-678-9133** (TTY users call **711**). The list of Participating Providers is subject to change at any time, without notice. If you have questions, please call the ASH Plans Customer Service Department.

**Treatment Plan:** A proposed course of treatment for your Musculoskeletal and Related Disorder, which may include laboratory tests, X-rays, chiropractic supports and appliances, and a specific number of visits for chiropractic manipulations (adjustments) and adjunctive therapies that are Medically Necessary Chiropractic Services for you.

**Urgent Chiropractic Services:** Chiropractic Services that meet all of the following requirements:

- They are necessary to prevent serious deterioration of your health resulting from an unforeseen illness, injury, or complication of an existing condition, including pregnancy
- They cannot be delayed until you return to the Service Area

## Participating Providers

**Please read the following information so you will know from whom or what group of providers you may receive Services covered under this Amendment.**

ASH Plans contracts with Participating Providers and other licensed providers to provide the Services covered under this Amendment (including laboratory tests, X-

rays, and chiropractic supports and appliances). You must receive Services covered under this Amendment from a Participating Provider or another licensed provider with which ASH contracts to provide covered care, except for Services covered under "Emergency and urgent Services covered under this Amendment" in the "Covered Services" section and Services that are not available from contracted providers and that are authorized in advance by ASH Plans.

## **How to Obtain Services**

To obtain Services covered under this Amendment call a Participating Provider to schedule an initial examination. If additional Services are required after the initial examination, verification that the Services are Medically Necessary may be required, as described under "Decision time frames" below. Your Participating Provider will request any required medical necessity determinations. An ASH Plans clinician in the same or similar specialty as the provider of Services under review will determine whether the Services are or were Medically Necessary Services.

### **Decision time frames**

The ASH Plans' clinician will make the authorization decision within the time frame appropriate for your condition, but no later than five business days after receiving all of the information (including additional examination and test results) reasonably necessary to make the decision, except that decisions about urgent Services will be made no later than 72 hours after receipt of the information reasonably necessary to make the decision. If ASH Plans needs more time to make the decision because it doesn't have information reasonably necessary to make the decision, or because it has requested consultation by a particular specialist, you and your Participating Provider will be informed in writing about the additional information, testing, or specialist that is needed, and the date that ASH Plans expects to make a decision.

Your Participating Provider will be informed of the decision within 24 hours after the decision is made. If the Services are authorized, your Participating Provider will be informed of the scope of the authorized Services. If ASH Plans does not authorize all of the Services, ASH Plans will send you a written decision and explanation, including the rationale for the decision and the criteria used to make the decision, within two business days after the decision is made. The letter will also include information about your appeal rights, which are described in the "Coverage Decisions, Appeals, and Complaints" section of your Health Plan *EOC* for Kaiser Permanente Senior Advantage Members, and "Dispute

Resolution" section of your Health Plan *EOC* for all other Members. Any written criteria that ASH Plans uses to make the decision to authorize, modify, delay, or deny the request for authorization will be made available to you upon request. If you have questions or concerns, please contact ASH Plans or Kaiser Permanente as described under "Customer Service" in this Amendment.

## **Covered Services**

We cover the Services listed in this "Covered Services" section, subject to exclusions described in the "Exclusions" section, only if all of the following conditions are satisfied:

- You are a Member on the date that you receive the Services
- ASH Plans has determined that the Services are Medically Necessary, except for:
  - ◆ the initial examination described under "Office Visits" in this "Covered Services" section
  - ◆ Services covered under "Emergency and urgent Services covered under this Amendment" in this "Covered Services" section
- You receive the Services from Participating Providers or other licensed providers with which ASH contracts to provide covered care, except for:
  - ◆ Services covered under "Emergency and urgent Services covered under this Amendment" in this "Covered Services" section
  - ◆ Services that are not available from Participating Providers or other licensed providers with which ASH contracts to provide covered care and that are authorized in advance by ASH Plans

When you receive covered Services, you must pay the Cost Share listed in this "Covered Services" section, subject to the Plan Deductible described in your Health Plan *EOC* if this Amendment amends a Deductible Plan with HSA Option *EOC*. If you receive Services that are not covered under this Amendment, you may be liable for the full price of those Services.

Note: If Charges for Services are less than the Copayment described in this "Covered Services" section, you will pay the lesser amount.

If you are not a Kaiser Permanente Senior Advantage Member, any Cost Share you pay for covered Services under this Amendment applies toward the Plan Deductible and Plan Out-of-Pocket Maximum described in your Health Plan *EOC*.



If you have questions about your Cost Share for specific Services that you are scheduled to receive or that your provider orders during a visit or procedure, please call the ASH Plans Customer Service Department toll free at **1-800-678-9133** (TTY users call **711**) weekdays from 5 a.m. to 6 p.m.

If you are a Kaiser Permanente Senior Advantage Member, please refer to your Health Plan *EOC* for information about the chiropractic Services that we cover in accord with Medicare guidelines, which are separate from the Services covered under this Amendment.

**Office visits**

We cover the following:

- **Initial chiropractic examination:** An examination performed by a Participating Provider to determine the nature of your problem (and, if appropriate, to prepare a Treatment Plan), and to provide Medically Necessary Chiropractic Services, which may include an adjustment and adjunctive therapy (such as ultrasound, hot packs, cold packs, or electrical muscle stimulation). We cover an initial examination only if you have not already received covered Chiropractic Services from a Participating Provider in the same 12-month period for your Musculoskeletal and Related Disorder
- **Subsequent chiropractic office visits:** Subsequent Participating Provider office visits for Chiropractic Services that are determined to be Medically Necessary by an ASH Plans clinician. These subsequent office visits may include an adjustment, adjunctive therapy, and a re-examination to assess the need to continue, extend, or change a Treatment Plan

Each office visit counts toward any visit limit, if applicable.

You pay the following for these covered Services (up to 20 visits per 12 month period): **a \$15 Copayment per visit**

**Laboratory tests and X-rays**

We cover Medically Necessary laboratory tests and X-rays when prescribed as part of covered chiropractic care described under "Office visits" in this "Covered Services" section at **no charge** when a Participating Provider provides the Services or refers you to another licensed provider with which ASH contracts to provide covered Services.

**Chiropractic supports and appliances**

Chiropractic appliances listed in this paragraph are covered at **no charge** when the item is prescribed and

provided to you by a Participating Provider as part of covered chiropractic care described under "Office visits" in this "Covered Services" section. Covered chiropractic appliances are limited to: elbow supports, back supports (thoracic), cervical collars, cervical pillows, heel lifts, hot or cold packs, lumbar braces and supports, lumbar cushions, orthotics, wrist supports, rib belts, home traction units (cervical or lumbar), ankle braces, knee braces, rib supports, and wrist braces.

**Second opinions**

You may request a second opinion in regard to covered Services by contacting another Participating Provider. Your visit to another Participating Provider for a second opinion generally will count toward any visit limit, if applicable. A Participating Provider may also request a second opinion in regard to covered Services by referring you to another Participating Provider in the same or similar specialty. When you are referred by a Participating Provider to another Participating Provider for a second opinion, your visit to the other Participating Provider will not count toward any visit limit, if applicable. You have a right to a second opinion. If you have requested a second opinion and you have not received it or you believe it has not been authorized, you can file a grievance as described under "Grievances" in this Amendment.

**Emergency and urgent Services covered under this Amendment**

We cover Emergency Chiropractic Services and Urgent Chiropractic Services provided by a Participating Provider or a Non-Participating Provider at a **\$15 Copayment per visit**. We do not cover follow-up or continuing care from a Non-Participating Provider unless ASH Plans has authorized the Services in advance. Also, we do not cover Services from a Non-Participating Provider that ASH Plans determines are not Emergency Chiropractic Services or Urgent Chiropractic Services.

**How to file a claim.** As soon as possible after receiving Emergency Chiropractic Services or Urgent Chiropractic Services, you must file an ASH Plans claim form. To request a claim form or for more information, please call ASH Plans toll free at **1-800-678-9133** (TTY users call **711**) or visit the ASH Plans website at **ashlink.com**. You must send the completed claim form to:

ASH Plans  
P.O. Box 509002  
San Diego, CA 92150-9002

## **Exclusions**

The items and services listed in this "Exclusions" section are excluded from coverage. These exclusions apply to all Services that would otherwise be covered under this Amendment regardless of whether the services are within the scope of a provider's license or certificate:

- Air conditioners, air purifiers, therapeutic mattresses, chiropractic appliances, durable medical equipment, supplies, devices, appliances, and any other item
- Services provided by a chiropractor that are not within the scope of licensure for a chiropractor licensed in California
- Adjunctive therapy not associated with spinal, muscle, or joint manipulations
- Services for asthma or addiction, such as nicotine addiction
- Hypnotherapy, behavior training, sleep therapy, and weight programs
- Thermography
- Experimental or investigational Services. If coverage for a Service is denied because it is experimental or investigational and you want to appeal the denial, refer to your Health Plan *EOC* for information about the appeal process
- CT scans, MRIs, PET scans, bone scans, nuclear medicine, and any other type of diagnostic imaging or radiology other than X-rays covered under the "Covered Services" section of this Amendment
- Ambulance and other transportation
- Education programs, non-medical self-care or self-help, any self-help physical exercise training, and any related diagnostic testing
- Services for pre-employment physicals or vocational rehabilitation
- Drugs and medicines, including non-legend or proprietary drugs and medicines
- Services you receive outside the state of California, except for Services covered under "Emergency and urgent Services covered under this Amendment" in the "Covered Services" section
- Hospital services, anesthesia, manipulation under anesthesia, and related services
- Dietary and nutritional supplements, such as vitamins, minerals, herbs, herbal products, injectable supplements, and similar products
- Massage therapy

- Maintenance care (services provided to Members whose treatment records indicate that they have reached maximum therapeutic benefit)

## **Customer Service**

If you have a question or concern regarding the Services you received from a Participating Provider or any other licensed provider with which ASH contracts to provide covered Services, you may call the ASH Plans Customer Service Department toll free at **1-800-678-9133** (TTY users call **711**) weekdays from 5 a.m. to 6 p.m., or write ASH Plans at:

ASH Plans  
Customer Service Department  
P.O. Box 509002  
San Diego, CA 92150-9002

## **Grievances**

You can file a grievance with Kaiser Permanente regarding any issue. Your grievance must explain your issue, such as the reasons why you believe a decision was in error or why you are dissatisfied about Services you received. If you are a Kaiser Permanente Senior Advantage Member, you may submit your grievance orally or in writing to Kaiser Permanente as described in the "Coverage Decisions, Appeals, and Complaints" section of your Health Plan *EOC*. Otherwise, you may submit your grievance orally or in writing to Kaiser Permanente as described in the "Dispute Resolution" section of your Health Plan *EOC*.