

CAI Guidelines: Patient Payment Options:

The Executive have reviewed the financial commitment patients, (also known as: practice members/clients etc.) make when seeking the care of a chiropractor. There are many methods of payment that have evolved over the years; from a voluntary donation into a box on the wall, being paid in farm goods to bartering. Today there are two main methods of payment: fee for service when rendered and prepay for care in advance. Both of these methods are utilized in other professions from GP's to orthodontists. There are protagonists and antagonists for both methods within our profession, in Ireland and worldwide. Regardless of the method that is utilised, the chiropractor must be able to substantiate the need for care to the patient and to the CAI, should the patient lodge a complaint about the chiropractor for the number of visits and or care received at the chiropractor's office.

The major concern the CAI has, is, should an office close its doors suddenly; patients that pre-pay for care may be left without receiving the care they paid for or they will not be reimbursed. This happened recently, an office that was owned by an entrepreneur, but employed CAI chiropractors, closed very suddenly; without reimbursements made to patients. The chiropractors were left in a very precarious situation as the patients that were short-changed, thought the chiropractors owned the office.

Commencing April 1st 2020, please adhere to the following:

Prepaid care plans will only be allowed up to 12 visits in offices that are not owned by a CAI chiropractor.

For clinics owned by CAI members; in order to minimise concern among patients, the CAI suggests a maximum of 24 visits for prepaid care plans if for an individual person. Payment per visit option is also suggested.

CAI GUIDELINES FOR PATIENT/CLIENT PAYMENT OF SERVICES

1. First and foremost, the most up to date CAI Code of Ethics must be adhered to when recommending care to a patient. Treatment must be commensurate with the condition.
2. A document shall be posted in the office or a copy given to the patient which includes the following:
 - a. Fees for care, be they per visit; or prepaid.
 - b. Policies for receipts (for insurance reimbursement or for tax purposes) shall be posted with the fees e.g. Receipts available on request.
 - c. Missed appointment policies / charges.
 - d. If for any reason a patient is not satisfied with fees paid for service and has not been able to rectify the dispute with the chiropractor – they have the option to complain to the CAI ombudsman, via the CAI administrator. Phrase this as you see fit.
3. For those utilising pre-paid care plans the following items shall be included in the above document:
 - a. Refund policies for unused visits if pre-paid. (The CAI recommends for anyone wishing to cease care at an office for any reason whatsoever, a refund must be allowed for unused visits. The usual per visit fee for a visit is to be calculated for the used visits and subtracted from the amount paid. The balance is to be returned to the patient.)
 - b. Payment per visit fee should be posted.
 - c. Expiration dates of prepaid plans. If no expiration date, then state so.
 - d. Description of services that may be allowed under care plan e.g. chiropractic adjustments/manipulations, exams, physiotherapy, massage, multiple family members, etc.
4. A signed agreement by patient and chiropractor, listing all terms and conditions is recommended with each new care plan set up with patients. This is to demonstrate optimum transparency and clarity.