

Important Information Regarding Chiropractic Services and Medical Coverage

The Human Resources Department has been notified by Oakland County insurance carriers that some chiropractors have been providing services to Oakland County employees, retirees and dependents that are not covered by Oakland County's medical plans and have been billing services incorrectly. Oakland County's medical coverage has not changed, rather this information was discovered after an investigation.

Massage Coverage FAQs:

Has there been a recent change in the County's coverage of chiropractic massages?

No changes have been made to Oakland County's benefit coverage. Oakland County's insurance carriers have learned that some chiropractic claims were being billed incorrectly. Once the carriers became aware of the incorrect billing practices, they were required to correct this going forward. This is to protect county employees and the County's benefit plan, as we are federally mandated to follow the guidelines listed within our plan.

When are massages covered?

Massages are covered under Oakland County's plan when they **are performed by a chiropractor or physical therapist**. This has always been the case with our plan. This is not a change. Though some chiropractors may prefer to delegate massages to massage therapists, this is not covered by Oakland County's plan. It is our understanding that chiropractors' licensure allows them to perform massages as part of a chiropractic treatment plan.

Physical therapy is a covered benefit in our plans. If someone is experiencing discomfort or physical ailments, you can consult with a physical therapist. Physical therapy coverage can be found within our Benefit Guide and Plan Documents on the County's benefit website.

What do I do about the claims not being paid?

As with any other service, you will be responsible for services not covered by our plans, and you should discuss payment with your chiropractor.

Will the County adjust claims that have already been paid?

The County is not reprocessing claims that have already been paid.

If Oakland County is self-insured, why can't the County pay for these services?

The County must follow guidelines set forth by the IRS with respect to self-funded plans, and the insurance carriers determine medical necessity and compliance with state and federal laws.

Is there a carrier that will cover therapeutic massage performed by a licensed massage therapist that I can select during open enrollment?

No, our plans do not cover therapeutic massage performed by a licensed therapist. It is extremely rare for health insurance plans to cover massages performed by a licensed massage therapist.

Are notices being sent to employees?

Yes, notices were sent out to employees and retirees. We hope until then, that chiropractor offices are doing the right thing by correcting any billing errors going forward.

Are chiropractors aware of this issue?

Yes, chiropractors are aware.

For additional questions or concerns, please reach out to the benefits department at Benefits@oakgov.com