

Why HPR Doesn't Accept Medical Insurance

Our physicians and staff work directly for you!

If we accepted insurance company claim forms, we would only seem to be working in your best interests, but by law, we would be working for and responsible to your insurance company first, with your best interests a secondary consideration. Insurance companies do not work for you or for us practitioners—they are profit-driven entities that try to control and use you and us for their profit. We are dedicated to getting the job done for you, not for insurance companies! It is possible you have decided to come to Colorado Springs Human Performance and Rehabilitation because you were referred to us. Because of our specialized treatments, we are “ahead of the curve” (not only in Colorado, but nationwide) with science-based diagnostic procedures and treatments. Were we limited to diagnoses and treatments “approved and covered” by insurance companies, we could not be nearly as effective for you.

It is often cheaper to not use your medical insurance!

Insurance companies are for profit institutions and with the enactment of the Affordable Health Care Act, insurance has actually gotten more expensive. A large majority of families and individuals never meet their maximum out of pocket expense or deductible within a 12 month period. This means that most medical procedures are an expense that is 100% the responsibility of the patient. When comparing the quality of service you will receive at CSHPR as opposed to a facility that accepts insurance, it makes more financial sense to pay out of pocket and receive more and better care. Our prices are fixed and we have programs available to those who are unable to pay. Rest assured, when you visit CSHPR, you will not spend large amounts of time in a waiting room and you will receive more than the standard 4 1/2 minutes with your practitioner. Because of our efficiency and quality, patients often spend less time overall when addressing medical issues with CSHPR. This saves large amounts of money over a 12 month period and most families spend much less than the typical \$6,000 - \$9,000 annual deductible.

So why Doesn't CSHPR accept whatever is covered by my health care insurance company, and bill me for the rest?

Due to the enormous amount of paperwork and administrative overhead, billing would increase our cost of service to you even further. OK, so I have paid for this health care insurance. Can I use it at all? Absolutely! We will give you an itemized statement with all of the Current Procedural Codes (CPT) and Diagnosis Codes used during your care. For reimbursement directly from your healthcare insurance company, you can submit this itemized statement along with any applicable forms required by your health care insurance. Your health care insurance company may reimburse you based on your specific coverage plan. If you have difficulty in getting reimbursement directly from your health insurance company, we encourage you to contact a professional insurance billing company—yes, with all the rules and regulations, insurance billing is now a profession! If possible, find a professional health care insurance company billing service knowledgeable about alternative health care billing. As professionals, they know in advance how each company is likely to respond, and how to minimize problems.

Is CSHPR connected financially in any way to any professional health care insurance billing company?

No! We work for you, not for a health care insurance company or for a professional health care insurance billing company.

In summary: To continue to do the best job possible for you, using the latest in science-based diagnostic procedures and treatments we cannot accept or file health care insurance claim forms.

Motor Vehicle Crash Cases

We do accept patients who have been involved in a motor vehicle crash and we will bill your auto insurance carrier. It is important to verify that you have personal injury protection (PIP) under your auto insurance policy. Personal Injury Protection is coverage under your auto insurance policy that will pay your medical bills, wage loss and household services immediately after your accident.

As a patient involved in a motor vehicle crash, we will help guide you through the

necessary paperwork. As a start, do the following in a motor vehicle crash case:

1-Get the name, address, and phone number of any passengers or witnesses to the crash.

2-If possible, take pictures of your car (several angles showing the whole car front and back as well as close up of any dents/scratches). Take pictures of the other vehicle(s), object(s), or people involved in the crash.

3-Call your auto insurance company to report the accident and confirm that you have PIP and the amount of coverage.

4- Note your Claim#, adjuster name and phone number, claim office address and phone number.

4-Obtain a copy of the Police Report (if applicable).

5-Get an estimate of damages to your car by a car repair shop if possible.

6-Take care of yourself! Get an examination and necessary rehabilitation care to speed up the healing of your body.