

**Why are we out-of-network with insurances?** Almost everyone who comes to the Balanced Bear has some kind of insurance. For the short time that insurance WAS accepted, for a handful of people this was actually beneficial! However **for most people with chiropractic benefits, they had coverage, but were required to pay more than our fee-for-service (non-insurance) prices.** Even if the Balanced Bear WANTED to charge patients our lower non-insurance price, we legally couldn't, because we had to follow the insurance company's fee schedule. The Balanced Bear makes about the same profit from your visit either way. Thus, most people would have been paying significantly MORE for a *few* to be able to pay less in order to legally accept private insurance.

Check your insurance (or let me help you!) to find this out yourself! What is your specialist co-pay? Do you have limited number of visits? Do you have a deductible? You might be surprised to find out what it costs to see an in-network provider. Often "unlimited chiropractic" is actually very limited. It's likely that the Balanced Bear will be more cost effective than using your insurance anyway, but we can chat about your specific situation.

**The non-insurance prices allow a system for you to receive all the care you need for one price.** So, who is deciding your health care? It's great to have coverage, but the tricky part is how do they know how many visits you'll need to achieve your goal when they haven't looked at you or examined your spine? **Since we are out-of-network, we are able to get everyone the care they need, rather than let the insurance companies dictate it. Invest in your health care wisely!**

Are you the one with GREAT Chiropractic coverage? That is great for you! I'd love to recommend a great Chiropractor in San Diego who can hook you up.

Please contact me with any specific questions. My goal is to make GREAT chiropractic affordable and accessible!

Dr. Laura