Specialty Health Plans for Chiropractic and Acupuncture
Although full-service medical care remains the cornerstone of any health care plan, employees want more. They want treatment options and easy access to complementary health care providers.

American Specialty Health Plans of California, Inc. (ASH Plans) benefit programs are available to employers with two or more full-time employees. Employers may select ASH Plans direct-access benefit riders for chiropractic, acupuncture, or combined plans for both.

### Benefit Program Options

#### American Specialty Health Plans of California, Inc. (ASH Plans) Offers the Following Programs:

**Chiropractic Benefit Program**

**EXTENSIVE CALIFORNIA NETWORK**

- More than 2,700 contracted chiropractors
- More than 600 ancillary radiologists and clinical laboratory providers

**COVERAGE INCLUDES**

1. Diagnosis and treatment to reduce pain and improve function of the neuromusculoskeletal system
2. New patient examination and subsequent visits, subject to annual limits of elected plan
3. Adjunctive therapies such as ultrasound, hot/cold packs, electrical muscle stimulation, and other therapies
4. X-rays and clinical laboratory tests
5. Chiropractic appliances payable to $50 per year

#### Acupuncture Benefit Program

**EXTENSIVE CALIFORNIA NETWORK**

- More than 1,000 contracted acupuncturists
- More than 600 ancillary radiologists and clinical laboratory providers

**COVERAGE INCLUDES**

1. Diagnosis and treatment to correct body imbalances and treat conditions such as low back pain, sprains and strains, nausea, headaches, chronic pain, and certain neurological disorders
2. New patient examination and subsequent visits, subject to annual limits of elected plan
3. Adjunctive therapies such as acupressure, moxibustion, cupping, and other therapies

How the ASH Plans Benefit Programs Work

**Chiropractic Benefit Program**

The member selects a contracted chiropractor or acupuncturist and schedules an appointment (no medical referral is required).

The member then presents his or her ASH Plans ID card and pays the applicable copay directly to the provider (no claim forms, deductibles, or additional paperwork is required other than the provider’s usual patient history/documentation forms).

**Acupuncture Benefit Program**

The contracted provider receives verification of clinical necessity from ASH Plans for treatments by submitting a proposed treatment plan. The approval process is invisible to the member.

ASH Plans adjudicates the claim and sends payment to the provider. Contracted providers agree to bill ASH Plans directly and to accept the contracted fees as payment in full.

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1 This is a brief summary of the proposed benefits. Exclusions and limitations apply. The Group Agreement, issued following approval of coverage and available through the employer, includes a complete description.

2 All services after the treatment plan threshold require verification of clinical necessity. Exclusions and limitations apply. Please consult the Group Agreement for a complete description.
Why Offer an ASH Plans Benefit Program?

Prevalence of Complementary Health Care


**USE OF COMPLEMENTARY HEALTH CARE**

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
<th>Number</th>
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<tr>
<td>1990</td>
<td>34% (61 million Americans)</td>
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<tr>
<td>1997</td>
<td>42% (83 million Americans)</td>
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- A survey of 156,856 individuals over a 24-month period showed that 44.48 percent used complementary health care and 26.56 percent considered using complementary health care. *National Research Corporation, 2000 Healthcare Market Guide.*

- There was a substantial increase from 1998 to 2000 in employer coverage for chiropractic, acupuncture, and massage therapy. *William M. Mercer, 2001.*

- The budget for the Office of Alternative Medicine (OAM) grew from $50.0 million in 1999 to $104.6 million in 2002. Projected budget for 2003 is $113.2 million. *National Center for Complementary and Alternative Medicine (NCCAM).*

Fully Credentialed Providers

ASH Plans contracts only with providers who meet or exceed professionally recognized standards. Site visits are conducted for all contracted providers. The ASH Plans chiropractic and acupuncture networks are accredited by the American Accreditation HealthCare Commission/URAC.

ASH Patient Satisfaction Studies

In a national patient satisfaction study conducted in 2002 by Health Benchmarks, Inc., ASH patients reported satisfaction rates of 95 percent with the overall quality of care and services provided by ASH Plans and its affiliates, American Specialty Health Networks, Inc.

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1 Benefit programs are available through American Specialty Health Plans of California, Inc. (ASH Plans), a subsidiary of American Specialty Health, Incorporated (ASH).