

Board of Chiropractic Examiners

2525 Natomas Park Drive, Suite 260
Sacramento, California 95833-2931
Telephone (916) 263-5355 FAX (916) 263-5369
CA Relay Service TT/TDD (800) 735-2929
Consumer Complaint Hotline (866) 543-1311
www.chiro.ca.gov



Patient Discounts

Section 657 of the Business and Professions Code allows health care providers, including chiropractors, to offer fee discounts to uninsured and under-insured patients without any affect on third party reimbursement.

Key points of this law are as follows:

- 1) In order to encourage prompt payments of health care claims, health care providers may grant discounts in health care claims when payment is made promptly within time limits prescribed by the health care providers or institutions rendering the service or treatment.
- 2) Health care providers are authorized to grant discounts for care provided to any patient the health care provider has reasonable cause to believe is not eligible for, or is not entitled to, insurance reimbursement, coverage under the Medi-Cal program, or coverage by a health care service plan for the service provided.
- 3) Any discounted fee granted under the provisions of this law will not be considered to be the health care providers usual and customary fee for any other purposes, including, but not limited to, any health care service plan contract or insurance contract.

This law does not limit the fee reduction and does not require doctors to inform third party payers of the reduced fee policy. The Board, however, recommends that any chiropractor discounting fees pursuant to this law inform each patient receiving a discount that it has been applied to the usual fee. By providing such disclosure, fee disputes and allegations of impropriety will be reduced in the event that the cash patient becomes insured later and standard fees are applied for subsequent care. To ensure full consumer disclosure, it is recommended that each patient be informed of any discount **in writing**.