

**Board of Chiropractic Examiners**

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## Pre-Paid Plans

In response to inquiries regarding use of pre-paid plans in chiropractic offices as a method of payment for services, the following information is provided:

- As a general rule, any pre-paid plan which involves the assumption of a risk may be the business of insurance. Persons or organizations intending to offer any pre-paid plan, whether for a certain number of visits or a certain period of time may be required to conform with the provisions of the **Insurance Code** and **Health & Safety Code**.
- Prior to instituting such a program, licensees must contact the following agencies for additional information and provide a detailed description of the proposed plan:

**Department of Managed Health Care  
Office of Health Plan Oversight  
980 9th Street, Suite 500  
Sacramento, CA 95814-2725**

- Licensees are hereby notified that any attempt to implement a pre-paid plan without *first* obtaining an opinion regarding that plan from the **Department of Managed Health Care** may be in violation of provisions of the Insurance and Health & Safety Codes and, therefore, subject to discipline for unprofessional conduct.
- Licensees who advocate or teach methods of using pre-paid plans without following and disseminating the above guidelines will be considered to have acted in an unprofessional manner and may be subject to disciplinary action.