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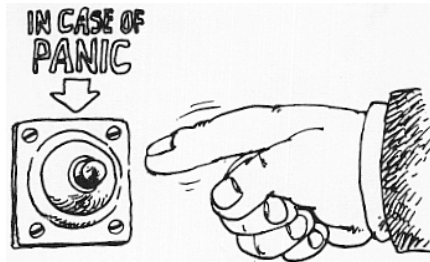
*"treating the cause of your problem, not just the symptoms"*

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## How Will Healthcare Cuts Effect You?

It has been just over two weeks since the Liberal Government, in their infinite wisdom, decreased the partial coverage of Chiropractic, Massage Therapy, Physiotherapy, Podiatry, and Naturopathy within the Medical Services Plan. Now that the dust is settling, how is this going to effect you?

As an example, let us say that you have just sprained your low back shoveling snow. You are in acute pain, off work, and need to have this problem addressed right away. First of all, do not panic. The new fee schedules will not financially destroy most people. However, some people will notice that they will be paying a little more (\$10.00 or less) for each visit to their practitioner of choice. In Merritt, you still have the option of consulting a chiropractor, massage therapist, medical doctor, or physiotherapist.



With the new healthcare cutbacks, the fees for seeing some of these practitioners have changed. My original goal was to give details on the fees for all the above practitioners but they vary so much that there is simply not enough room to cover each in an article such as this. I will however give you an explanation of what our fee schedule is at Nicola Valley Chiropractic.

All patients in our office fall into one of four categories.

1) Patients who have a "net household income of under \$20,000.00" or are "status native" are eligible for partial coverage of a "combined total of ten visits for all the following practitioners: chiropractor, physiotherapist, massage therapist, podiatrist, and naturopath". For each of these ten visits, the patient will

pay a \$7.50 user fee at our office. After the patient has received a combined total of ten treatments from any combination of the five practitioners, the fee is \$28.00 for each subsequent chiropractic treatment.

2) Patients who have a "net household income over \$20,000.00" will pay a private fee of \$35.00 for an initial examination/treatment only on the first day they are treated in our office. If they have been in our office before, the \$35.00 fee does not apply. For every other chiropractic treatment, the private fee is \$28.00. It is important that you understand that it is the provincial government that determines which of the above two income categories you are in.

3) The user fee for ICBC related injuries vary from zero to \$7.50 per chiropractic treatment depending on whether or not you were at fault for the accident.

4) There is no user fee for chiropractic treatment of Worker's Compensation Board related injuries. The fees are fully paid by WCB.

It is very important that if you have "extended health" or additional health coverage through your place of employment, the user fee and/or private fee receipts can be submitted for partial reimbursement - usually 80% of the total cost. We have many patients receive treatment in our office who are not aware that if they submitted their receipts to their extended health that they would receive up to 80% of the costs back. This usually applies to all the practitioners who recently had their funding cut back.