



DIRECT IMPACT

Information That Directly Impacts YOU!

February 9, 2021



What YOU Need To Know

- Workers Comp & Auto Updates
- 2021 Workers Comp & Auto Fee Schedule Downloads

The Pennsylvania Chiropractic Association Insurance Committee has released the 2021 Workers Compensation and Auto Fee Schedule. It is imperative that the letter is read in its entirety as it will instruct you how locate your Charge Class for Auto and Workers Comp, along with additional important information.

The PCA Insurance Committee has had many inquiries from member doctors and their staff as to why payments received from insurance companies are sometimes less than the statutory fee schedule. There are two situations where this may occur. The first is that the doctor may be participating in a network that offers a further reduction to the insurance carrier. Sometimes it is not clear only from the EOB what that network is since the discount often comes from a second network and the doctor's participation in the second network may be because of participation in a third network. It may take several phone calls and some good detective work to determine where these discounts are actually coming from. Once you have determined this, you can then look into whether it makes sense or not for your practice to continue to participate in a particular network.

The other common reason for payments to be made below the statutory fee schedule amounts applies only to Auto. In this instance on the EOB you will likely find an explanation that refers to Multiple Procedure Payment Reduction (MPPR) or something to that effect. This refers to a Medicare policy that was extended by Medicare to apply to physical medicine services on January 1, 2011. The policy provides for a reduction of the fee when multiple therapy charges are performed on the same day. Therapy charges that come under this policy in Medicare, such as timed therapy procedures, receive a 50% reduction of the practice expense component of the Medicare allowance. This was increased from 20% on April 1, 2013. One unit of therapy, the one with the highest practice expense component, is paid at 100% of the fee schedule. Subsequent therapy units, such as the second, third or thereafter, are then paid at the reduced rate. Pennsylvania Auto Insurers (Act VI) are picking this up and applying the reductions since reimbursement is based directly on the amount compensated by Medicare. You can learn more about MPPR here:

<https://www.novitas-solutions.com/webcenter/portal/MedicareJL/pagebyid?contentId=00147106>



[Download the 2021 PCA Fee Letter and Schedule Now!](#)