

## How to Choose a **Chiropractor**

A Guide For Active and Retired  
HMSA HSTA VB Members

American Specialty Health Group, Inc. (ASH Group) provides access to chiropractic services for HMSA members.

Chiropractors are doctors who specialize in the structure and function of the body's spine and joints. They represent the nation's largest non-surgical health care profession and the third-largest healing profession. This guide can help you choose a chiropractor.

As an active or retired HMSA HSTA VB member, you'll pay a copayment of \$12 per visit for up to 20 medically necessary visits per calendar year when you go to an ASH Group network chiropractic provider. If you don't see a chiropractor in the ASH Group network, you will have to pay higher out-of-pocket costs.



# How to choose a chiropractor

All of our chiropractic providers have been reviewed through a credentialing process. We've verified their education, malpractice history, and good standing with the state licensing board.

To utilize your benefit, you must see chiropractors in the ASH Group network. To find a participating ASH Group network chiropractor, visit [ashlink.com/ash/hmsa](http://ashlink.com/ash/hmsa) or call ASH Group Customer Service at 1 (888) 981-2746 toll-free.

## Questions to ask your chiropractor

**What type of treatment do you recommend based on experience treating patients with similar conditions?**

The typical chiropractic approach to health problems is to outline a course of treatment over a one-month period. Most patients respond to treatment within several weeks. The chiropractor should discuss this with you and change the treatment if you don't feel you've improved.

**What specific procedures do you recommend to treat my condition?**

Most chiropractors will recommend an adjustment or manipulative treatment. This treatment is used to restore normal joint function to decrease pain, swelling, and muscle spasms, as well as to improve range of motion.

The chiropractor may also choose physiotherapy options such as ice, heat, electrical muscle stimulation, or ultrasound coupled with appropriate lifestyle changes. You can ask about the benefits and risks of each recommended treatment.

**Are you able to refer me to other health care providers as needed?**

If you need non-chiropractic treatment, you'll be referred to your primary care provider or a specialist in HMSA's provider network.

**Do you recommend an X ray?**

An X-ray is a medical imaging test a chiropractor may use to confirm your diagnosis or rule out a bone disease, fracture, or dislocation. However, an X-ray isn't always required to start treatment. You should ask about the reasons for the X-ray as well as the risks.

**What exercises do you recommend?**

It's important that you're actively involved in your treatment and rehabilitation. You should receive instructions on exercises needed to improve your problem. The chiropractor may also recommend that you use ice, heat, or other treatments at home. You may also be instructed on efficient work postures, injury prevention, diet, and other health maintenance activities.

## Questions to ask yourself

Does the location and office environment work for you? Is the office easy to get to? Do you feel comfortable around the chiropractor and office staff? Consider these questions when choosing a chiropractor.

Chiropractic services must be medically necessary services. For more information, please refer to the plan certificate or your *Guide to Benefits*.

## Questions?

**For questions about your chiropractic benefits or to find a participating ASH Group network provider:**

Call ASH Group Customer Service at 1 (888) 981-2746 toll-free. ASH representatives are available:

- Monday through Friday, 2 a.m. – 5 p.m. Hawaii time\*

\*Hours will be adjusted Monday through Sunday, 3 a.m. – 9 p.m. Hawaii time when daylight savings time ends in November.

**For questions about your other medical plan benefits:**

Call HMSA at 948-6499 Oahu or 1 (800) 776-4672 toll-free. HMSA representatives are available:

- Monday through Friday, 7 a.m. – 7 p.m.
- Saturday, 9 a.m. – 1 p.m. Hawaii time

## Recap

Choose a chiropractor who can:

- Improve your health in an efficient manner
- Give you advice about exercise, stretching, and posture to avoid future problems
- Refrain from running unnecessary tests
- Offer you advice about nutrition and supplements as needed
- Work closely with other health care professionals of all specialties, including medical specialists, physical therapists, psychiatrists, naturopathic professionals, doctors, and acupuncturists



## Federal law requires HMSA to provide you with this notice.

HMSA complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. HMSA does not exclude people or treat them differently because of things like race, color, national origin, age, disability, or sex.

### Services that HMSA provides

Provides aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages
- If you need these services, please call 1 (800) 776-4672 toll-free; TTY 711

### How to file a discrimination-related grievance or complaint

If you believe that we've failed to provide these services or discriminated against you in some way, you can file a grievance in any of the following ways:

- Phone: 1 (800) 776-4672 toll-free
- TTY: 711
- Email: Compliance\_Ethics@hmsa.com
- Fax: (808) 948-6414 on Oahu
- Mail: 818 Keeaumoku St., Honolulu, HI 96814

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, in any of the following ways:

- Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf
- Phone: 1 (800) 368-1019 toll-free; TDD users, call 1 (800) 537-7697 toll-free

- Mail: U.S. Department of Health and Human Services, 200 Independence Ave. S.W., Room 509F, HHH Building, Washington, DC 20201

For complaint forms, please go to [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).

**Hawaiian:** E NĀNĀ MAI: Inā ho'opuka 'oe i ka 'Ōlelo Hawai'i, loa'a ke kōkua manuahi iā 'oe. E kelepona iā 1 (800) 776-4672. TTY 711.

**Bisaya:** ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa 1 (800) 776-4672 nga walay toll. TTY 711.

**Chinese:** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1 (800) 776-4672。TTY 711.

**Ilocano:** PAKDAAR: Nu saritaem ti Ilocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 1 (800) 776-4672 toll-free. TTY 711.

**Japanese:** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1 (800) 776-4672 をご利用ください。TTY 711.まで、お電話にてご連絡ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1 (800) 776-4672 번으로 연락해 주시기 바랍니다. TTY 711 번으로 전화해 주십시오.

**Laotian:** ກະລຸນາສັ່ງເກດ : ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາ, ບໍ່ມີຄ່າໃຊ້ຈ່າຍ, ແລະ ນັ້ນໃຫ້ທ່ານ. ໂທ 1 (800) 776-4672 ພຣີ . TTY 711.

**Marshallese:** LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jermal in jipañ ilo kajin ñe am ejjeļok wōñāān. Kaalok 1 (800) 776-4672 tollfree, enaj ejjelok wonaan. TTY 711.

**Pohnpeian:** Ma ke kin lokaian Pohnpei, ke kak ale sawas in sohte pweine. Kahlda nempe wet 1 (800) 776-4672. Me sohte kak rong call TTY 711.

**Samoan:** MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totoi, mo oe, Telefoni mai: 1 (800) 776-4672 e leai se totoi o lenei 'au'aunaga. TTY 711.

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1 (800) 776-4672. TTY 711.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1 (800) 776-4672 toll-free. TTY 711.

**Tongan:** FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai 1 (800) 776-4672. TTY 711.

**Trukese:** MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori 1 (800) 776-4672, ese kamo. TTY 711.

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1 (800) 776-4672. TTY 711.



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