

## What is a DMPO (Discount Medical Plan Organization)?

A discount medical plan is a plan that offers discounts on health care services and may allow you and your dependents to save money on services not adequately covered by your health insurance plan. DMPOs are typically regulated by the Department of Commerce or Insurance in most states. Discount Medical Plans have been around for many years. They are often owned and operated by insurance carriers. For example, United Healthcare, Humana and Aetna operate their own DMPOs. Also membership-only retail warehouse clubs like Sam's Club and other member organizations sometimes have DMPO's. Many Rural Electric Cooperatives have DMPOs. ChiroHealthUSA is somewhat unique in that it is privately owned giving it the flexibility to meet anybody's need.

### HERE ARE THE DMPOs THAT WE ARE A PART OF



**TOUCHSTONE ENERGY® COOPERATIVES' CO-OP CONNECTIONS® PROGRAM** helps you save more and live healthier every day! WrightHennepin Electric Cooperative and WH Security members have a Healthy Savings card as a free benefit of their co-op membership, which allows for discounts on dental, vision, hearing, lab work & chiropractic visits. Chiropractic care is through the UHS Chiropractic Network, and the Discount Medical Plan Organization is administered by New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.

**HEALTHWAYS WHOLEHEALTH LIVING® NETWORK** is a national practitioner network for members of participating Health Plans and employer groups. With 14,000 chiropractors, Healthways WholeHealth Networks is one of the largest networks of chiropractors in the United States. Most Aetna and Humana insurance plans include membership in the Healthways WholeHealth Network. Contact the insurer directly for Discount Medical Plan Organization benefits.



**UNI-CARE CHIROPRACTIC NETWORK** is one of the largest chiropractic networks in the United States with over 9,250 licensed chiropractors. A few life insurance plans include membership, including Chubb, Combined, and Transamerica. Discount Medical Plan Organization is Coverdell & Company, Inc., at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374.

**ChiroHealthUSA** The Network That Works for Chiropractic! **CHIROHEALTH USA** is a contracted network that allows doctors to set and accept discounts on their services for members. When you join ChiroHealthUSA, you are entitled to similar "in-network" discounts just like the insurance companies. **A single \$49 annual membership includes everyone in your immediate family.** Partially insured patients who have coverage for some services and not others, like Medicare patients, may use their ChiroHealthUSA benefits to complement their existing benefits, specifically for the non-covered services. Patients may use their membership cards at more than 3,000 doctors in the network. The Discount Medical Plan Organization is Alliance HealthCard of Florida, Inc., P O Box 630858, Irving TX 75063. 1-888-719-9990

Mandatory Discount Medical Plan Healthcare Benefits Disclosure: These plans are NOT insurance. These plans are not a qualified plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. These plans do not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. These plans are not a Medicare prescription drug plan. The plans provide discounts at certain health care providers for medical services. The plans do not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. The range of discounts will vary depending on the provider type and services provided.