



Citizens' Council for Health Freedom

# Health Freedom Minute

June 14, 2019

## Think Carefully Before Choosing Medicare Advantage

BlueCross BlueShield Minnesota is ending prior authorization requirements for physical therapy and chiropractic services. However, after a certain number of visits it will begin to audit every visit at the point of care to determine medical necessity. Medicare Advantage patients have far fewer allowed visits than patients with private insurance.

Privately insured patients get 40 physical therapy visits per year before BlueCross begins to interfere, but Medicare Advantage patients only get 10 visits. What if you have a car accident? Do really you want to have to fight for physical therapy after 10 visits? Think carefully before enrolling in Medicare Advantage.

**“Change to Prior Authorization Requirements for Outpatient therapies and Chiropractic Services for Commercial and Medicare Products,”** Provider Bulletin: Provider Information, BlueCross BlueShield Minnesota, April 1, 2019: <https://www.bluecrossmn.com/sites/default/files/DAM/2019-04/Final%20OP%20Thearpy%20and%20Chiro%20PA%20Changes%20%20Bulletin%20P34-19.pdf>

Presented daily by Twila Brase, President, Citizens' Council for Health Freedom.

*The Health Freedom Minute is now heard in 47 states:  
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH,  
afternoons on American Family Radio, and daily on the CSN network  
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