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## Chiropractor sues Wayne for \$270,000 in unpaid bills for treating employee and family

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WAYNE — The township owes a Bergen County chiropractor hundreds of thousands of dollars for treatment provided to a municipal employee and that person's family, according to a new lawsuit.

Bianca-Alexis Ilarraza, whose primary office is at The Spine & Health Center of New Jersey on South Kinderkamack Road in Montvale, claims the township owes \$270,000 for services rendered to four patients on a total of 340 dates as many as four years ago.

To date, the doctor claims, the township has not paid a dime.

The 12-page lawsuit, filed in state Superior Court in Hackensack, seeks compensatory damages plus interest.

The patients are identified in the lawsuit only by their initials.

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Eric Katz, an attorney representing Ilarraza, said his client had “no alternative” but to take legal action. “Before we were compelled to file a suit,” he said, the doctor tried to get the township to reimburse her, but those attempts “fell on deaf ears.”

Township Attorney Matthew Giacobbe did not return a call placed to his law office in Oakland on Wednesday.

The lawsuit claims Ilarraza rendered services that included chiropractic manipulation, electric stimulation and therapeutic exercises.

The doctor billed the township a reasonable sum — an amount, the lawsuit states, which an out-of-network health care provider would customarily charge to a patient in the free market.

The fees were based on charges by providers with similar experience in this area, the lawsuit states.

The township underwrites its own health care plan, allowing annual coverage for chiropractic services of up to 36 visits per insured, the lawsuit states. It pays for such services at a rate of 80% of the “reasonable charge,” it states.

None of the patients exceeded the maximum number of visits per year, and the lawsuit states, neither the township nor its claims agent, Oakland-based Insurance Design Administrators, told Ilarraza that the services she rendered were anything other than medically necessary.

The township’s refusal to reimburse Ilarraza is a breach of its health care plan, the lawsuit states.

The claims agent asked Ilarraza to send medical records and an affidavit validating she is not related to the patients, and the lawsuit states that she complied.

“Despite following up with defendant’s agent for over a year,” the lawsuit claims, “Wayne and IDA never responded, never made payment and never issued explanations of benefits.”