

OFFICE POLICY FINANCIAL INSURANCE POLICY

It is the policy of this office that all services rendered are charged directly to you, the patient, and that you are ultimately responsible for all payments, regardless of whether or not the office accepts insurance assignments.

All payments are expected at the time services are rendered, unless other financial arrangements have been made in advance of your appointment. If other arrangements are necessary, please discuss this with one of the office staff before treatment.

Check, cash, or credit card may make payment. However, any checks written to the office that are returned by the bank will trigger a \$25 returned check charge. Any balance remaining more than 30 days from the date of billing may be subject to additional collection fees.

Should you discontinue care for any reason other than discharge by the doctor, any and all balances will become immediately due and payable in full.

When making a health-care decision, it is important to remember that you the patient are ultimately financially responsible for any services rendered.

Because we provide for generous appointment times, we must charge for a missed appointment not canceled within 24-hours of your scheduled appointment time. This fee is not reimbursed by any insurance company and will be due in the same manner any other cash service was rendered.

INSURANCE POLICY

It is our office policy to gladly extend to our patients the ability to assign your insurance benefits directly to us. This will reduce your out-of-pocket expense and allows you to place your family under care.

Our office is more than happy to qualify your insurance coverage in order to determine exactly what therapy and chiropractic coverage is available under your policy. However, all deductibles and co-payments must be made prior to submitting insurance. We realize that insurance assignment is a necessary fact of today's health care environment, but you must appreciate the heavy burden placed on the office when having to follow up on claims. As such, your continued cooperation may be necessary in securing payment from your insurance company. Depending on the insurance company, it may be necessary to ask you to act on your own behalf to secure payment from your company.

This office does not file or accept co-payments from secondary insurance carriers. We will however, be happy to assist you in collecting from your secondary carrier.

PERSONAL INJURY PROTECTION BENEFITS (auto)

As with most other policies, your auto related policy may provide for a co-payment. We ask that you pay this amount with each visit. Should this be a problem, please let us know so that we can provide special arrangements suitable to your needs.

This office cannot promise that any insurance company will pay our usual and customary fees for services. As a rule, the office will not enter into any disputes with an insurance company over the type or amount of reimbursement.

In conjunction with insurance assignment, Personal Injury insurance and the acceptance of "Letters of Protection", or a promise to pay from your attorney, our office will no doubt be maintaining a growing balance for up to several months. We will expect full payment of your balance your liability case settles.

Should for any reason your Personal Injury/Liability case fail to produce sufficient funds, to pay off your final balance, you will be responsible for any balance at the time of your settlement. If you should change attorneys or become unrepresented during the settlement of your case, you will be immediately responsible for full payment of your balance.

Finally, it is our goal to provide you with the finest quality chiropractic care available. If you have any questions with regard to your health care or any other policy, please let us know. Please know that we welcome your referrals and look forward to a pleasant doctor/patient relationship that satisfies your goals of getting well.