

**GENERAL AND FINANCIAL POLICY**

**By signing below, you confirm that you have read this policy and understand that:**

- It is your responsibility to inform our office staff of any address or telephone number changes.
- Your account is to be kept current. All self-pay or insurance copayments, co-insurance and deductibles will be collected at the time of service payable by cash, check, Visa, MasterCard, Discover, or American Express.
- If you do not have your payment (s), your appointment may be rescheduled.
- If you are unable to keep a scheduled appointment, please notify us 24 hours before your appointment so that we may offer that time to another patient. **There is a \$40.00 charge for missing a scheduled appointment time, or giving less than 24 hours' notice, this includes massage appointments.**
- A return check will result in a \$25.00 service charge and all future payments being required in the form of cash or credit card.
- There a \$45.00 charge for the completion of paperwork (ex: disability, FMLA, etc)
- If your account is turned over to a collection agency, you will be responsible for any costs incurred in collection of said balance, which may include collection agency fees up to 35% of your outstanding balance, court costs and attorney fees.

**IF YOU HAVE HEALTH INSURANCE COVERAGE:** As a courtesy to you, our office will attempt to pre-verify your primary insurance coverage for your Chiropractic care. Coverage information is obtained from your insurance company using information provided by you prior to your initial visit. **We must emphasize that as medical providers at Comprehensive Chiropractic and Rehab, our relationship is with you, not your insurance company.** Please be advised that the information provided by your insurance company is not a guarantee of payment, only an estimate of what might be covered under your policy at the time of injury.

**By signing below, you confirm you understand that:**

- It is your responsibility to inform us of any changes to your insurance policy so that your coverage can be re-verified.
- Not all services are a covered benefit with all insurance plans.
- It is your responsibility to be aware of what service (s) is being provided to you and if it is a covered benefit under your insurance.
- You are responsible for any non-covered charges not payable by your insurance policy.
- We will send all required claim forms and documentation to ensure your claims are processed in a timely manner.
- Final determination of benefits available is determined when the claim is sent to your insurance company and we receive an explanation of benefits from them.
- After all co-pays, contracted plan reductions and insurance payment credits are applied to your account, any remaining portion will be your responsibility.
- You are responsible for requesting a referral from your Primary Care doctor if your insurance policy requires one.
- If you are a **MEDICARE PATIENT**, please be advised that Medicare and Medicare Advantage Plans **only cover** Spinal Adjustments in a Chiropractor's office. All services outside of the Spinal Adjustment in our office will be your financial responsibility. As a patient, you are responsible for payment of the yearly Medicare deductible.

We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we urge you to contact us promptly for assistance in the management of your account. If you have any questions about the above information, *please* do not hesitate to ask us. **WE ARE HERE TO HELP YOU.**

**I understand that services rendered by a licensed massage therapist in our office, are NOT reimbursed by insurances and that the office does not provide or fill out forms for insurance purposes. I agree I will be solely responsible for payment of these services at the time the service is provided.**

**By signing below, you have read and understand the above Financial Policy and agree to meet all financial obligations for services performed at Comprehensive Chiropractic and Rehab, Inc.**

**CONSENT TO TREATMENT:** I hereby authorize and give consent for Dr Wai Wen "Michael" Cheng, and all associate staff to examine and treat me, this includes services that are covered by my health insurance policy and those that are not covered, it is my decision as a patient if I want to have those services performed at an out of pocket expense.

\_\_\_\_\_  
Printed Patient's Name

\_\_\_\_\_  
Signature of Patient/Legal Guardian

\_\_\_\_\_  
Date

**CONSENT TO TREAT A MINOR:** I hereby authorize and give consent for Dr Wai Wen "Michael" Cheng, and all associate staff to examine and treat my child appropriately, this includes services that are covered by my health insurance policy and those that are not covered, and if needed, treat my minor child \_\_\_\_\_ (child's name).

\_\_\_\_\_  
Printed Name Legal Guardian

\_\_\_\_\_  
Signature of Legal Guardian

\_\_\_\_\_  
Date