



Dear Patient,

Our financial policy is to be transparent up front. Our out-of-pocket cost for all services is available online at www.drkoloski.com along with packaged discounts. When using your health insurance in conjunction with our Spinal Optimization System treatment plan, we will review what is covered and what is not, prior to starting.

FINANCIAL POLICY:

- 1) We are not debt collectors. Financial arrangements guaranteeing payments must be in place prior to beginning your care.
- 2) We did not choose or purchase your health insurance plan. We will honor it if you choose to assign your insurance benefits to us. Please read your insurance policy to understand its coverage.
- 3) All sales for rendered services are final.
- 4) Refunds for pre-paid or packaged services (treatment not yet rendered) are reimbursable according to the full fee schedule (no discounts). Refunds will be processed via bank check to avoid double merchant processing fees (2.5% to process, 2.5% to refund).
- 5) All sales for supplements are final, *unless*:
 - a. They are un-opened with the original seal intact *and*
 - b. They are returned with-in one week of the date of sale.
- 6) Sales of expired products sold at a discount are final.
- 7) Refunds for services rendered that are covered and processed by an insurance company are NEVER allowed (violates law).
- 8) Treatment cost estimates of coinsurance payments and “allowed” or “covered” services by your insurance are exactly that: estimates.
 - a. Please understand our best efforts, expertise and experience are used; however, *the exact explanation of benefits will be mailed by your insurance company, to both parties, after our submission and their processing of the claim.*
- 9) Automatic & Guaranteed Payment:
 - a. Your credit card will be securely stored in our merchant vault and used to process co-pays and any other fees at time-of-service.
 - b. Upon receipt of your insurance company’s explanation of benefits, your credit card will be used for any outstanding financial insurance responsibility that remains.
 - c. You will be contacted to make aware of your balance and we will use your previous approval to charge your card accordingly.
- 10) Our system will automatically generate an email confirmation for any sale and send it to your email address on file.
- 11) There will be a fee assessed for any payments by check that are returned from our bank equal to our bank fees. If checks are consistently returned we may deny you that form of payment.
- 12) For questions regarding a balance, email: Manager@DrKoloski.com
- 13) Undisputed balances beyond net-90 days will be sent to collections.

Initial: _____