

Self-pay Patient

If you have no health insurance or a have a high deductible...

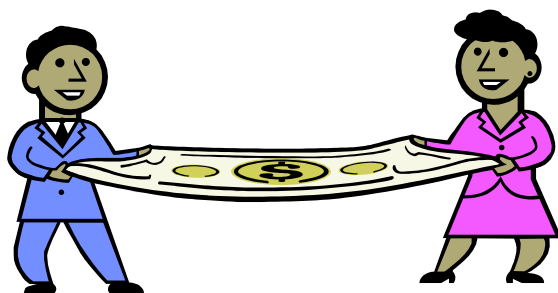
If you have exhausted your plan benefits or...

If we are not contracted with your insurance carrier, and you choose not to accept out of network benefits...

Your payment options are:

1. Pay in full for each visit.
2. Purchase a Value Plan, which is a series of 10 visits, paid for in advance, which provide up to 20% discount.
3. If you are experiencing a financial hardship or believe your income situation qualifies you can apply for our *Family Assistance Plan**.
4. Monthly payment plan, which is an agreed upon amount due each month on the same date*.

Let us help you balance your health care and fiscal concerns.



*Information available from the Financial Administrator

Medicare

Medicare will cover manipulations to the spine only. Examinations and physical therapy are the patient's responsibility to pay.

Medicare will pay 80% after a yearly deductible.

Medigold and most other Medicare replacement plans follow Medicare guidelines but may have a co-pay.

Maintenance

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY JANE DOE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX FEMALE	
IS ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 07-01-1986	
MEDICAL (PART B)		07-01-1986	
SIGN HERE → <u>Jane Doe</u>			

Wellness

Although an important aspect to maintain your health, it is not covered by some insurance plans.

Maintenance/Wellness/Supportive care is **not** covered by Medicare.

If your insurance plan does not provide benefits for wellness visits, please consider the options listed under **Self-pay Patient**.

Medicare guidelines prohibit participation in Value Plans.



- ◆ Report your injury to your employer.
- ◆ Complete an Ohio BWC First Report of Injury.
- ◆ Bring all communication received from BWC, MCO or employer.
- ◆ Complete Ohio BWC forms as requested by doctor.

All necessary paperwork will be completed by Fairfield Spine and Rehab Center, LLC to have visits authorized. BWC will be billed for services. If the claim is denied by Worker's Compensation, health insurance will be billed and the patient will be responsible for any deductible, co-insurance and non-covered services as determined by the insurance plan.

Personal Injury

There are payment options our office accepts to help you get your bill paid. The most common is to bill your auto insurance for medical payments or Med-Pay. Med-Pay is a provision in your policy which covers medical bills relating to an auto accident injury. Your auto insurance company will pay for medical care up to a certain limit per accident and then will contact the at-fault insurance company for reimbursement. at the time of settlement.

State law prohibits insurance companies from increasing premiums for turning in medical bills.

If you do not have Med-Pay or do not want your Med-Pay involved, we can bill your private health insurance or you can have an attorney who is willing to protect our fees with a Letter of Protection and we will wait until settlement for the balance up to two years, at which time you would be responsible for the balance to be paid in full.

It is very important your doctor's treatment recommendations are followed. Failure to do so may delay your recovery and make it difficult for us to explain your health care needs to your insurance company or attorney.



Fairfield Spine and Rehab Center, LLC

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Fellow of the Academy of Chiropractic Orthopedists

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Health Insurance

Most insurance companies manage your care through either a set number of visits or by a certain dollar amount. You will need to call your insurance company or go on-line to verify your chiropractic benefits. **Please complete and bring back your completed EZ insurance verification form on your next visit.**

Should a physician referral be required, it is important that you obtain one from your Primary Care Physician.

You may have a deductible to meet. After the deductible is met you will be responsible for a specific percentage of the amount of the negotiated price for services rendered*. You may have a specific co-pay amount per visit which is to be paid each visit.



After insurance benefits are paid, the patient assumes responsibility for paying charges denied or otherwise unpaid by the insurance company with the exception of participating provider contractual discounts. The contractual discount is the amount of discount patients receive for choosing a network provider.

All questions regarding your benefits should be directed to your insurance company. The telephone number is typically listed on the insurance card.

*See Self-pay Patient