



Welcome to Our Practice!

We welcome you to our clinic and look forward to working with you to assist you in finding health and healing. We ask that you take a few minutes to carefully read over our office financial policies. We will provide you with a copy of this letter.

As a convenience to our patients this office will:

- ✓ File all forms required by your insurance carrier
- ✓ Accept personal check, cash, and credit cards for payment
- ✓ Work with patients providing a cash plan if insurance does not cover chiropractic care

Payments

Payment for services is required the day services are rendered. If you are covered by an insurance policy, you are responsible for your co-insurance or co-pay and/or deductible portion on that day. **It is essential that you provide accurate and complete insurance information regarding your personal coverage.** Cash patients may pay as they go or pay for visits in advance for quick check out. There will be a \$50 administration charge for cash patients who request retro billing to their insurance company.

Non Sufficient Funds

There is a \$25.00 fee for each returned check. In the event a check does not clear, payment for that amount plus \$25.00 must be paid by cash or credit card within 30 days to avoid collection.

Cancellations

Please notify this office of any cancellations prior to 9:00 a.m. the day of the appointment. More than 3 last minute cancellations or 3 no show appointments will result in a \$15.00 fee charged to your account, for which you will be responsible (not billable to insurance). If massage appointments are missed without sufficient notice, there will be a \$25.00 charge billed to you.

Insurance and non-covered services

Patients are responsible for all fees incurred. We will gladly file all insurance claims on your behalf. Please read your Explanation of Benefits (EOB) from your insurance company. It will explain what was paid, what amount (if any) you owe or what information the insurance company needs from you to process your claim. If you receive a request for information from your insurance company, PLEASE follow-up in a timely matter. You must respond to the insurance company's request before the insurance company will process the payment to the provider. The agreement of the insurance company to pay for your medical care is a contract between you and them. If your insurance company does not pay, you are responsible for payment of services. Should there be an issue with payment from the insurance company, we will work with you for payment. Insurance companies have a disclaimer that "*verification of benefits is not a guarantee of payment*" which means although they cover a service they may not pay for it. Since "coverage" is not always a guarantee of payment, you must be proactive in making sure your insurance is paying the provider. It is ultimately your responsibility to work with your insurance company. Note: You, the patient, have hired your insurance company to assist in paying for your healthcare. However you are, in the end, responsible for paying for your care or obtaining payment from your insurance carrier.

Letters

Should you require letters or documentation, there could be up to a \$20.00 charge to write letters to lawyers, human resource directors, and insurance companies that require significant detail. Please provide us with all the information necessary in order to facilitate these letters.

Records Request Fee

If you require copies of records there will be .65 cents/page fee plus postage if required.

I have read, understand and agree to the above financial policies:

Patient Signature or Parent/Guardian _____ Date _____