

## FINANCIAL & OFFICE POLICIES

We are committed to providing you with the best possible care. If you have chiropractic or medical insurance, we are anxious to help you receive your allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment and office policies.

**Payment for service is due at the time services are rendered.** We accept cash, checks, Care Credit, MasterCard, Visa or Discover. We will be happy to give you a receipt to submit directly to your insurance company for reimbursement. We will be happy to assist you in filling out any insurance forms provided by your insurance company. Any such request must be accompanied by a completed insurance form. In special instances, we may accept assignment of insurance benefits. (i.e., WC, PI, AUTO upon approval)

**Charges may be made for missed or broken appointments cancelled without a 24-hour advance notice.** Please understand that we often have a waiting list. Please be considerate of others who are waiting to get in for care. Your appointment time is reserved for you. In order to meet our schedule, late arrivals may have to reschedule or wait to be seen, depending on availability. Returned checks and balances older than 30 days may be subject to additional collection fees and interest charges.

We will gladly discuss your proposed treatment and answer any questions relating to you insurance. You must realize, however, that:

1. Your insurance is a contract between you, your employee and the insurance company. We are not a party to that contract.
2. Our fees are considered to fall within the acceptable and reasonable range by most companies. The coverage will be according to your plan. Please consult with your insurance company directly.
3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover. Example: Medicare will not cover the exam or spinal scan, but they require it to prove that chiropractic treatments are medically necessary. They also do not cover any therapies like hot packs, massage, etc. They will reimburse for the chiropractic manipulation only.

We must emphasize that, as your chiropractic care provider, our relationship is with you, not your insurance company. While we will assist you in filling out any forms you supply us and provide a receipt for insurance submission, all charges are your responsibility from the date the services are rendered. If financial problems do arise, we encourage you to contact us promptly for assistance in the management of your account. If you have any questions about the above information or any uncertainty regarding your insurance coverage, PLEASE don't hesitate to ask us. We are here to help you!

**I HAVE READ AND FULLY UNDERSTAND THE ABOVE POLICIES**

Signature \_\_\_\_\_ Date \_\_\_\_\_