

Payment Policy

Thank you for choosing us as your chiropractor. We are committed to providing you with quality and affordable health care. Because some of our patients have had questions regarding patient and insurance responsibility for services rendered, we have been advised to develop this payment policy. Please read it, ask us any questions you may have. A copy will be provided to you upon request.

- 1. Insurance.** We participate in some insurance plans, including Medicare. If you are not insured by a plan we do business with, payment in full is expected at each visit. If you are insured by a plan we do business with, but don't have an up-to-date insurance card, payment in full for each visit is required until we can verify your coverage. We are willing to help you understand your chiropractic benefits. But, knowing your insurance benefits is your responsibility. Please contact your insurance company with any questions you may have regarding your coverage. We must obtain a copy of your current valid proof of insurance. If you fail to provide us with the correct insurance information in a timely manner, you may be responsible for the balance of a claim.
- 2. Co-payments and deductibles.** All co-payments and deductibles must be paid at the time of service (unless other arrangements have been made in advance). This arrangement is part of your contract with your insurance company. Failure on our part to collect co-payments and deductibles from insurance patients can be considered insurance fraud. Please help us in upholding the law by paying your co-payment at each visit. We accept cash, check, and most major credit cards.
- 3. Non-covered services.** Please be aware that some – and perhaps all – of the services you receive may be noncovered or not considered reasonable or necessary by Medicare or other insurers. You must pay for these services in full at the time of visit (unless arrangements have been made in advance).
- 4. Proof of identity.** All patients must complete our patient information form before seeing the doctor. We must obtain a copy of your driver's license or valid ID as proof of who you are for treatment.
- 5. Claims submission.** We will submit your claims and assist you in any way we reasonably can to help get your claims paid. Your insurance company may need you to supply certain information directly. It is your responsibility to comply with their request. Please be aware that the balance of your claim is your responsibility whether or not your insurance company pays your claim. Your insurance benefit is a contract between you and your insurance company; we are not party to that contract.
- 6. Coverage changes.** If your insurance changes, please notify us before your next visit so we can make the appropriate changes to help you receive your maximum benefits. If your insurance company does not pay your claim in 60 days, the balance will automatically be billed to you.
- 7. Nonpayment.** If your account is over 90 days past due, you may receive a letter stating that you have 20 days to pay your account in full. Partial payments will not be accepted unless otherwise negotiated. Please be aware that if a balance remains unpaid, we may refer your account to a collection agency and you and your immediate family members may be discharged from this practice. If this is to occur, you will be notified by regular and/or certified mail that you have 30 days to find alternative medical care. During that 30-day period, our physician will only be able to treat you on an emergency basis.
- 8. Missed appointments.** We understand things come up from time to time that may prevent you from keeping your regularly scheduled appointment. We ask that you give us notice in a reasonable amount of time prior to your appointment so that we may offer this time to another patient. If you miss your appointment without reasonable notice, you may be charged a missed appointment fee of \$25. These charges will be your responsibility and billed directly to you. Please help us to serve you better by keeping your regularly scheduled appointment.
- 9. Payment plans and refunds.** We do offer payment plans for some services offered here. In the event you choose to utilize this option, you will be asked to sign an agreement stating the terms of the plan. If care is terminated prior to all services being rendered, all discounts are no longer valid, full rates for all services rendered will be deducted from prepayment or monthly payment and any remaining balance will be refunded within 90 days of the discontinuation of the plan. If you paid "estimated insurance amounts" at time of service and after the insurance claim for those services has been processed there then remains a credit in your account, you will have the option to apply this credit to future services or request a refund. If you request the refund, it will be issued within 90 days of your request. If you chose to leave the credit on your account and the credit remains on your account for twelve months, a refund will be issued after the twelfth month. If you purchased a product and did not use it and it is returned in original condition, you will have the option to apply this credit to future services or request a refund. If you request the refund, it will be issued within ninety days of your request.
- 10. Uninsured, Under-Insured, Partially Insured.** We have elected to become a provider for ChiroHealthUSA, a discount medical plan organization to make care affordable and available to our patients. This will comply with state guidelines for discounting fees.

Our prices are representative of the usual and customary charges for our area.

Payment Policy

You have the right to receive a “Good Faith Estimate” explaining how much your medical care will cost.

Under the law, health care providers need to give patients who don’t have insurance or who are not using insurance an estimate of the cost for medical items and services.

You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.

Make sure your health care provider gives you a Good Faith Estimate in writing before your medical service or item is given. You can also ask your health care provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.

If you receive a bill that is at least \$400 more than your Good Faith Estimate, you can dispute the bill.

Make sure to save a copy or picture of your estimate.

For questions or more information about your right to a Good Faith Estimate, visit www.cms.gov/nosurprises