

Financial Policy

"ON THE JOB" INJURY

Worker's Compensation pays in full for Chiropractic care. Upon being released from care, a 3-month time-period is allowed for settlement of your claim if a signed Credit Guarantee is on file. If settlement has not been reached within this time-period, or if you have suspended or terminated your care without your doctor's approval, payment for services is due immediately.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Please present your auto insurance information (police report, auto and health insurance cards, adjuster's name and phone number) as soon as possible. If an attorney is handling your case, please notify the insurance department right away. Payment for services is due in full on the initial day of care. Upon being released from care, a 6-month time-period is allowed for settlement of your claim if a signed Credit Guarantee is on file. Once the claim is settled or if you suspend or terminate care, without your doctor's approval, payment for services is due immediately.

HEALTH INSURANCE AND MANAGED CARE

Please present your insurance card to the receptionist along with your driver's license. As a courtesy to our patients, our office will, at no charge, call and determine what if any participation your insurance company will allow towards your chiropractic care in our office. It is to be understood and agreed upon that services rendered are charged to you directly and you are personally responsible for any charges for services or products issued at our facility.

We are not certain if your insurance covers chiropractic, although most policies do provide some coverage. The amount they pay varies from one policy to another. Because of this difference between policies, we expect that each patient who wishes to file insurance claims through this office pay any deductible, co-pay and/or co-insurance as stated in your policy and in accordance by law. Interest at the annual rate of 18% will be charged on all patient balances that are over 90 days. When all insurance checks have been received, we will refund any overpayment to you.

CASH OR EXPIRED INSURANCE BENEFITS

Payment is due at the time services are rendered unless special payment arrangements have been made. For your convenience, payment arrangements are available if a signed Credit Guarantee is on file. We are happy to accept cash, check, MasterCard, Visa, American Express and Discover. If you are a PCD member, please notify us on your initial visit or when membership goes into effect. PCD memberships may be authorized or upgraded through our office, please inquire about the current rate schedule and necessary forms.

MEDICARE

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of the services that Medicare will cover. For Chiropractors, this includes only manual manipulation of the spine. Medicare pays 80% of the allowable fee once the deductible has been met. The patient is responsible to pay the remaining 20% plus all non-covered services. Any services denied by Medicare will be the patient's full responsibility. Our office will complete the necessary forms and file them with the Medicare provider at our expense.

I have read this financial policy and understand this is not a guarantee of payment and I am ultimately responsible for all services rendered by East Paulding Chiropractic.

Patient or Guardian

Date

Witness

Date