

## PATIENTS WITHOUT INSURANCE

1. We request that 100% of the first visit be paid at the time of the first visit.
  2. For your convenience, payment may be arranged at the last visit of each week.
  3. We are happy to accept cash or a check at this time.
- We offer a 10% discount for payment at time of service for those who would like to file your own insurance or have no insurance.

## "ON THE JOB" INJURY (Worker's Compensation)

If you are injured on the job, your care should be paid for under your employer's Worker's Compensation insurance. You will need to inform your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or if you suspend or terminate care, any fees and services are due immediately.

## PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our insurance department immediately if an attorney is representing you. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

## 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 which for Chiropractors is ONLY manual manipulation of the spine. Medicare pays 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and the remaining 20% as well as any non-covered services. Our office completes and files the forms for Medicare at no charge.

## HEALTH INSURANCE AND MANAGED CARE

Please present your insurance card to the receptionist. As a courtesy to our patients, our office will complete any necessary insurance forms at no charge, and file with your company to help you collect. It is to be understood and agreed that services rendered are charged to you directly and you are personally responsible.

We are not certain if your insurance covers chiropractic, although most policies do provide 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 and any co-pay as stated in your policy.

When all insurance checks have been received, we will refund any overpayment to you.

## CANCELLED APPOINTMENTS

A 24-hour notice is required for cancelled appointments. There is a \$33.00 charge for missed appointments. Insurance companies do not cover missed appointment fees.