

Financial Policy

Our recommendations are based on a desire to see you get well and stay well. Chiropractic care is covered under many insurance plans. Most of our patients that have health or accident insurance will fall under one of the plans discussed in this policy. Regardless of your coverage we will suggest the chiropractic care we think you need.

Patients without Insurance

We have various payment plans to meet all of our patients needs, but we do request that 100% of the first visit be paid at the time of the visit. On other visits, payment may be made accordingly to the plan that is agreed upon. Various plans are available including discounts for paying in advance and payments can be made on a weekly or biweekly basis. There is a 20% discount if payment is made the day of service and we are happy to accept your check, Visa, Master Card or Discover.

Group or Individual Insurance

Your insurance is an agreement between you and your insurance company, not between your insurance company and our office. We cannot be certain if your insurance covers Chiropractic, although most policies do provide coverage. The amount they pay varies from one policy to another. As a courtesy to you, our office will complete any necessary insurance forms at no additional charge to help you collect. It is to be understood and agreed that any services rendered are charged to you directly and you are personally responsible for payment of these services. You may also pay the full amount due each day thereby qualifying for our Time of Service Discounts. You may then submit the bill to your insurance carrier for reimbursement. The exception to this would be if this is submitted to Blue Cross Blue Shield.

“On the job” Injury(Workers Comp)

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 claims

Please present your auto insurance card, your health insurance card, and tell us if you have retained an attorney. There are four options available to the PI patient:

1. Pay cash for your care and we will submit reports whenever necessary.
2. We will bill (accept assignment) from the Med Pay portion of your auto insurance.
3. We will accept a letter of protection or doctor's lien from an attorney and await payment at the time of settlement as long as you remain an active patient.
4. We will bill your standard health insurance plan and you will be responsible for all co-pays and deductibles as they are incurred.

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 not accept assignment from Medicare. The check is usually sent directly to you 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 at the time of service. All other services we provide that are NOT COVERED includes, but is not limited to, x-rays, examinations, therapies, orthotics, supports, and/or nutritional supplements. Medicare patients are fully responsible for charges of non-covered services. Our office will file the necessary forms for Medicare at no charge.

Secondary Insurance

Please inform us of any secondary insurance you may have. We will assist you if help is needed filing.

Blue Cross Preferred Provider

We are a preferred provider for Blue Cross Blue Shield. Each policy however may be different. You may be required to pay a co-pay at the time of service or may have a deductible to meet. We will help you clarify any questions you may have about you coverage when you arrive.

Flex Plans/Medical Savings Accounts

Please inform us if you have a medical savings account, sometimes known as a "flex plan". We will be happy to provide you with a statement of your charges for reimbursement.