

# Financial Policy

**CONFIDENTIAL**

✓ **About Insurance coverage and other financial arrangements**

Our commitment to you is the best Chiropractic health care possible. If you have insurance, we are anxious to help you receive the maximum allowable benefits. In order to achieve these goals, we need your assistance and understanding of our payment policies. Chiropractic care is covered under most insurance plans. Most of our patients having health or accident insurance will fall under one of the plans discussed below. *We ask that you read the particular plan that applies to your situation. Please do not hesitate to ask if you have any questions. In all cases, you are ultimately responsible for your bill.*

✓ **Group or individual insurance plans**

When possible, we will call your insurance company to verify the benefits available to you. We cannot guarantee what your insurance company will pay however we will wait for payment on the portion covered by your insurance. We will expect payment from you on any non-covered services, deductibles or co-pay amounts. We gladly accept Check, Cash, Discover, MasterCard, Visa, American Express or Debit Card. An interest charge at the annual rate of 18% will appear on any accounts that remain unpaid after 90 days. Delinquent accounts will be handled by an outside collection agency.

✓ **Medicare**

Because of the complexity and frequency of change in Medicare policy, a separate form is provided for you. In addition to filing your primary Medicare, we will also file your "medigap" or secondary insurance for you.

✓ **"On the Job Injury" Worker's Compensation**

If you are injured on the job, under Kansas law you are entitled to seek care from the doctor of your choice. You must first obtain authorization from your employer. If your employer refuses authorization, you are still eligible to receive up to \$500 in "unauthorized" care. In either case, you must provide us with the name and address of the insurance carrier that will process your claim. If you do not provide this information, payment for services will be solely your responsibility.

✓ **Personal Injury or Automobile Accidents**

Please notify your insurance agent of your visit to our office immediately. Kansas Personal Injury Protection (PIP) covers Medically Necessary charges up to \$4,500. If an attorney is handling your case, notify us immediately. Although you are ultimately responsible for your charges, we will make every effort possible to wait for your settlement to be paid as long as you are an active patient. If you terminate care, payment is due immediately.

✓ **Patients Without Insurance**

We request 100% of the first visit be paid at the time of the visit. For your convenience, payment may be made at the last visit of each week if multiple visits are required. We are happy to accept your Check, Cash, Discover Card, MasterCard, Visa, American Express or Debit Card.

✓ **Secondary Insurance**

Please inform the front desk if you have a second insurance that may provide coverage.

✓ **To All Patients**

- We request 100% of the first visit to be paid at the time of service, except for Worker's Compensation and Automobile Accident cases.
- We are happy to accept your Check, Cash, Discover Card, MasterCard, Visa, American Express or Debit Card.
- For your convenience, payment may be arranged at the last visit of each week.
- If you have any questions about your treatment or your bill, please do not hesitate to call or ask. We will be happy to help you.
- An interest charge at the annual rate of 18% will appear on all accounts over 90 days.
- A \$30 charge plus all bank charges will be assessed on all checks returned "unpaid" to this clinic.

If you understand and agree with *all* of the above policies, please sign your name below:

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Patient's Signature

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Patient's Printed Name

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Date