

# ***FINANCIAL OPTIONS***

**Welcome to our practice! We are proud to provide three options for the handling of our patient's financial accounts. Please review the following choices and check the type of arrangement that best depicts the way you would like us to handle your account.**

**Thank-you!**

**Non-Insured / Cash Option**

The following policy applies to those patients who do not have health insurance benefits or to those who prefer to pay for their services and handle their own insurance processing.

1. Our office does not routinely bill patients for their care. Payment is requested at time of service.
2. We accept cash, check, MasterCard, VISA, and Discover as payment for your care.
3. We will not deny care to anyone based on their inability to pay for our services.
4. If necessary, we will make arrangements with patients who request that such arrangements be made.
5. We will provide forms, information, and the guidance to enable patients to process their own insurance claims if they so desire.

**Approved Insurance Option**

The following policy applies to those patients with appropriate health insurance coverage. (We do not accept assignment on personal injury nor secondary insurance benefits.)

1. We will accept written assignment on the estimated amount of insurance benefits available through your primary insurance carrier.
2. Our office will estimate the total cost of non-insurance covered care, and pro-rate your portion into weekly payments.
3. Only patients undergoing active care will be eligible to assign their insurance benefits to this office.
4. If you should discontinue care prior to being released by doctor, all outstanding balances will immediately become due and payable.

**Medicare Option**

The following policy applies to those patients with Medicare insurance coverage. We are a Medicare approved, non-participating provider. (Please ask for details.) The following policies are federally mandated.

1. We cannot accept assignment on the Medicare benefits, however we will make financial arrangements if necessary.
2. We must file for benefits on your behalf, but Medicare reimbursement checks will be sent directly to you. To avoid delays in your reimbursement, do not send any claims to Medicare yourself.
3. Medicare requires chiropractic x-rays, but will not pay for them.

I understand & agree to the policy option noted above.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Patient: \_\_\_\_\_