

# **Treatment Cost & Coverage**

## **GROUP OR INDIVIDUAL INSURANCE**

We attempt to take out as much of the "insurance hassle" as possible for you. We will gladly telephone your insurance company to verify your coverage benefits. Please remember, however, that the benefits quoted to us by your insurance company are not a guarantee of payment. We will file your claim and await payment for 90 days. If your company pays the benefits they quote to us, the only services you will be responsible for are any non-covered services, deductibles or co-pays. If you have any questions at all regarding your financial responsibilities at our office, please do not hesitate to ask. Our insurance clerk has years of experience and will be happy to assist you.

## **PATIENTS WITHOUT INSURANCE**

An increasing number of patients do not have insurance, or have plans with limited coverage, such as catastrophic policies. We realize that no one wants to build up a large bill. Therefore, we have several plans so those patients may receive complete care without undue financial difficulty. Of course we are always happy to accept cash, your personal check, MasterCard, Visa, American Express or Discover cards.

## **PERSONAL INJURY OR AUTOMOBILE ACCIDENTS**

We have many patients who initially come in as the result of injuries sustained in an auto accident. Our staff has years of experience in dealing with this and will be glad to help guide you through the process! Please notify your auto insurance carrier of the accident before coming in for treatment, whether or not you were at fault; you must set up a medical claim. We also must know if you have hired an attorney to represent you in a lawsuit. 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. If you have Med-Pay on your policy, the insurance check will be sent directly to our office for full or partial payment of the services rendered. Once the claim is settled or if you suspend or terminate treatment, 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. For Chiropractic care, ONLY manual manipulation of the spine is covered. Medicare pays 80% of the allowable amount once the deductible has been met. You are required to pay the deductible and the remaining 20% as well as any non-covered services. If you have a supplemental insurance, or a secondary insurance, it may cover the 20% co-payment. We will be happy to check this for you. Our office completes and files the forms for Medicare at no charge.

## **SECONDARY INSURANCE**

Please inform us of any secondary insurance you may have. This may help to off set your out of pocket expense. We will file this for you as well.