



Credit / Financial Policy

Restoring your health is our foremost objective. Our treatment will always be rendered solely on the base of need. Please advise us if you are unable to fulfill this policy so that we may discuss and consider alternative payment options. We require payment at the time of service unless special arrangements have been previously made. Our fees comply with the "usual and customary" rates for this region. We accept cash, checks, Visa, MasterCard and Discover. For patients who are unable to pay at the time of service, special arrangements are available upon request.

REGARDING ALL INSURANCE: We cannot promise that an insurance company will pay for your care, even when it is preauthorized. We will submit bills to your insurance carrier, but will not become involved in disputes between the insured and the insurance company. This courtesy will commence as soon as we are able to confirm coverage for chiropractic services and have the proper, signed insurance forms. Payment of non-covered services and co-payments is expected at the time of services. We strongly urge you to contact the insurance company to verify your benefits; sometimes incorrect information is provided to us.

If an insurance company fails to pay for services within ninety days, the undersigned is responsible for payment. Ultimately, you are responsible for all outstanding balances. If the insurance company erroneously pays directly to the insured, the amount shall be forwarded to this office within three days.

X-ray over-read is performed by a chiropractic radiologist, Dr. Edward Dailey, DC, DACBR, of Professional Imaging Consultants. If you had x-rays taken in our office you may receive a statement from his billing department regarding his services.

MEDICARE: Medicare pays for only a portion of chiropractic services and limits the number of reimbursable treatments. Reimbursable care is limited to spinal manipulation and does not include other therapies, services and goods that may be necessary during care. Please be advised of the following Medicare restrictions and regulations.

- Medicare will pay for a maximum number of treatments per calendar year, based on your diagnosis. When the maximum number of treatments has been rendered, payment is expected at the time of service.
- Medicare will not pay for an initial examination. This fee is the patient's responsibility and will not apply to the patient's deductible.

PERSONAL INJURY, WORKER'S COMPENSATION AND/OR LITIGATION: If your complaint is the result of an occupational or automobile accident, or if litigation is pending, please notify us. If an attorney is involved, patients are required to sign a Physician's Lien that will be forwarded to the attorney for signature. If we do not receive the signed lien from the attorney within fourteen days, all services must be paid for by the patient at the time rendered. It is our policy to bill the insurance company directly and will provide the attorney with a monthly statement.

Instances will arise when we exhaust all reasonable efforts to secure payment from your insurance company, but the insurance company refuses payment. We will do our best to assist you in securing payment, but all balances are ultimately your responsibility.

ASSIGNMENT OF BENEFITS: I hereby assign all insurance benefits, including Medicare, to be payable to Montgomery Chiropractic Center, Inc. I hereby authorize Montgomery Chiropractic Center, Inc. to release any/all information necessary to secure payment of said benefits. I understand that I am financially responsible for all charges whether or not paid by said insurance, including Worker's Compensation claims.

MISSED APPOINTMENTS: There is a \$30.00 charge for missed appointments without a 24 hour notice. This charge is the patient's responsibility and cannot be billed to the insurance company. Missed appointment fees must be paid before scheduling subsequent appointments. If more than three appointments are missed without notification, we will recommend that you seek treatment at another facility, or schedule care when you are able to commit to the recommended treatment program.

RETURNED CHECK FEE: There will be a \$35 return check charge applied to your account for any check presented for payment which is returned by the bank for any reason.

SERVICE CHARGE: A service charge of .8333% per month or 10% annual will be applied after 30 days.

In fairness to our patients who do pay for service, after reasonable efforts on our part to obtain payment, we will solicit the services of a collection agency if necessary.

I have read this policy and understand that I am financially responsible for all unpaid balances for my care.

Effective 01/01/2012

Patient Signature: _____

Date: ____/____/____

Reviewed by: _____

Date: ____/____/____

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