

Shepard Family Chiropractic

“Making a World of Difference in Your Family’s Healthcare”



FINANCIAL POLICY

Our goal is to make your care effective and affordable. We have several payment plans available for our patients with no or limited insurance coverage. Insurance payments for chiropractic care vary tremendously from insurance company to insurance company and even from policy to policy. We ask that you read and understand our policy as it applies to your particular situation.

PATIENTS WITHOUT INSURANCE OR PATIENTS WITH INSURANCE THAT EXCLUDES CHIROPRACTIC

We request that 100% of the first visit be paid at the time of the visit. On other visits, payment may be made at the end of the week if you sign a credit guarantee form. We are happy to accept your check, Master Card, or Visa. Many of our patients pay for their care using our Healthcare Made Affordable Plans.

GROUP OR INDIVIDUAL INSURANCE

When possible, we will call to verify benefits on your insurance. However, the benefits quoted to us by your insurance company are not a guarantee of payment. Payment will be due by you at the time of service for any non-covered services, deductibles or co-pays. 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, and file them with your insurance company to help you collect. If you receive any correspondence from your insurance carrier pertaining to the care you have received at this office or a request of more information regarding your care, please bring it in as soon as possible. Occasionally, either by mistake, or due to provisions in your policy, the check issued by the insurance company for payment of services rendered in our office, may come to you instead of our office. If you should receive any unexpected check in the mail, please contact us to see if it does represent payment of your bill here.

AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our insurance department immediately if an attorney is representing you.

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 Personal Injury portion of your auto insurance.
- 3) If you do not have Personal Injury protection through your auto insurance then we will bill your standard health insurance plan and you will be responsible for all co-pays and deductibles as they are incurred.
- 4) We will consider accepting a letter of Protection or Doctor's Lien from an approved attorney and await payment at the time of settlement as long as you remain an active patient. For one to be eligible for this service they must not have any personal injury protection from their auto insurance and no health insurance.

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. You are required to pay for services as they are incurred. Medicare pays approx. 80% of the allowable fees once the deductible has been met. Medicare will send you the check directly for payment of the services that Medicare will cover.

For chiropractic care, that is ONLY manual manipulation of the spine. Our office completes and files the forms for Medicare at no charge.

MANAGED CARE PLANS

We are providers for many managed care plans, including Blue Cross Blue Shield, Aetna, United Health Care, Humana, Principal Life, PHCS, and many others. Please call our insurance department so we can verify the chiropractic benefits of your plan.

I have read and understand the payment policy of Shepard Family Chiropractic. I understand that my insurance is an arrangement between myself and my insurance company, NOT between Shepard Family Chiropractic and my insurance company. I request and instruct this office prepare the customary forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by the doctors at Shepard Family Chiropractic that fees will be due and payable immediately.

Patient's signature (or guardian if patient is a minor)

Date

Shepard Family Chiropractic Representative

Date