FINANCIAL POLICY

*WELCOME TO OUR OFFICE*: Our goal is to provide you with the best possible chiropractic care, and to have it be a pleasant, positive experience for all of us. In order to serve you more effectively, we have established a few policies.

*APPOINTMENTS*: Your appointments are times reserved and committed exclusively for you. We realize that emergencies do occur, and appointments must sometimes be changed. You will receive a missed appointment charge for any missed appointments and appointments cancelled without 24 hours advance notice.\_\_\_\_\_\_ (initial)

*PAYMENTS*: Payment is due at the time services are rendered, unless other arrangements have been made in advance. We accept cash, check, Visa, MC, Amex & Discover. Returned checks are subject to a $25 service charge. Any account that becomes delinquent will be subject to collections service. Payment of court costs and reasonable attorney fees for collection of all past due amounts owed, plus interest thereon at 18% per annum on all such amounts outstanding, will be your responsibility.

*INSURANCE*: We must emphasize that as chiropractic providers, our primary relationship is with you. As a service to our patients, we do accept assignment of insurance benefits on most policies. In addition, we are participating providers with certain managed care organizations. You are responsible for payment of your portion or co-pay at the time of service. If your deductible has not been met, you are responsible for full payment until it has been met; then, only your portion thereafter. \*\*NOTE: We are happy to assist you in verifying chiropractic benefits of your particular policy. All insurance companies begin verification with a pre-recorded message which states: *“This verification of benefits is not a guarantee of payment. This is a simple overview of the policy. Only when a claim is received can it be reviewed for medical necessity and for policy provisions. Again, this is not a guarantee of payment.”* \_\_\_\_\_\_ (initial)

1. ***DEDUCTIBLE*:**  the amount for which the insured patient is liable for before an insurance company will begin paying for benefits.

1. ***MANAGED* *CARE* *ORGANIZATIONS*:** include **PPO, HMO.** Policies will vary**.**

***IN-NETWORK:*** some insurance policies require you to go to certain providers (referred to as in-network doctors).

***OUT-OF-NETWORK*:** if your insurance policy requires you to go to certain providers and you choose to go to a provider who is *not* within that group (out-of-network), there may be different deductible and/or different benefits. Moreover, few insurance policies will pay for any care

out-of-network.

1. Your insurance policy is a contract between you and your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the day charges are incurred for professional services rendered, unless we are part of a PPO which stipulates otherwise. We realize that temporary financial difficulties may affect the timely payment of your account. If so, please contact us promptly for assistance in the management of your account.
2. Some services / therapies may not be a covered benefit in all policies. Some insurance companies arbitrarily select certain services they **will** **not** **cover**. You will be fully responsible for any/all services rendered that the doctor deems necessary for your care, but is not a covered benefit in your policy.

**The primary treatment used by doctors of chiropractic is spinal manipulative therapy. This form of treatment is typically performed by hand or with a mechanical instrument upon your body in such a way to improve motion and function within your joints. After performing a physical examination and medical consultation, the Doctor will make every effort to screen for contraindications to this type of care. However, if you have a condition that would otherwise not come to the Doctor’s attention, it is your responsibility to inform the Doctor.**

***(Please ask questions before signing this form if there is anything that is unclear)***

**I have read all the information on this form and have completed the above answers. I certify this information is true and correct to the best of my knowledge. I will notify you IMMEDIATELY of any changes in my health status or the above information, including a change of insurance policies.**

**Responsible party (or guardian) signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**AUTHORIZATION FOR CARE OF MINOR**

**I hereby authorize the office of Dr. Mary Elsea to administer care as they deem necessary to my son / daughter.**

**SIGNED \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Witnessed:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**