

Questions About Your Coverage

Insurance - We attempt to take out as much of the "insurance hassle" as possible for you. Please bring a copy of your insurance card with you on your first visit. We'll happily 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. Co-pays are due at the time of service.

"On the Job Injury" (Worker's Comp) - If you are injured on the job you must first report it to your supervisor. You are able to seek care from the doctor of your choice. We will make every effort to show "medical necessity" to support your claim to your employer's worker's comp insurance carrier. Worker's Comp pays in full for Chiropractic care provided it gets approved. We make every effort to get you well as quickly as possible.

Auto Accidents (Personal Injury) - Please notify your auto insurance carrier of your visit to our office immediately. You may request to your auto insurance that they take care of your medical billing whether the accident is your fault or the other persons'. Your insurance company will receive payment from the faulty person's insurance company after the claim is settled. Sometimes that may take a few years. It gives you less to worry about and peace of mind so you can concentrate on getting healthy.

Notify our office immediately if an attorney is representing you. It is office policy that all Personal Injury patients sign a Doctor's Lien which requests that our office receives the payment directly to us from the insurance company or attorney.

Medicare - We accept assignment from Medicare and will bill Medicare for you. Medicare provides a limited benefit for chiropractic treatment. It only will reimburse for spinal manipulative therapy (adjustments). In order to initiate treatment, we require your signature on an Advance Beneficiary Notice (ABN), which serves as your acknowledgment of this policy.

Cash Patients - When patients do not use insurance, we offer a "Time of Service" discount to keep it reasonable for the patient. We are able to do this by the time spent from eliminating billing. To get this discount, you must pay at the time of service.