



FINANCIAL POLICY

Payment is due at time of service. We accept cash, check, Visa, MasterCard and Discover.

All products must be paid for at the time they are purchased.

Health Insurance:

We will collect in full until we know what your insurance covers. Once we have a history of how your insurance pays, we will collect your co-payment or co-insurance at time of service.

We offer a paid in full (PIF) discount for all service charges that are paid in full at the time of service.

We bill most insurance companies; however we are not contracted with any. Your insurance may call it out-of-network or non-participating. For those insurances that we do not bill, we will collect in full at the time of service and will provide you with the paperwork to bill insurance yourself. You will receive reimbursement directly from your insurance company. If we submit claims to insurance on your behalf, we will receive payments directly from your insurance company and you will be responsible for any amounts insurance does not cover.

Your insurance policy is an agreement between you and your insurance company, not between your insurance company and our office. Knowing your insurance benefits is your responsibility. We will attempt to get benefit information from your insurance company as a courtesy, however please contact your insurance company with any questions you may have regarding your coverage. Note that benefits quoted are never a guarantee of payment. If we are unsuccessful at collecting payment for any reason you are ultimately responsible for all outstanding balances on your account.

Personal Injury:

If you are in an accident, you will need to provide us with your insurance information, open claim # and insurance adjuster's name and phone #. If the claim is open and straight forward, we will not collect on your balance unless we are informed that insurance is not going to cover the charges. If we can't verify an open claim or have reason to believe your insurance may not reimburse us, then we will collect in full at the time of service. If you retain an attorney, we may hold your balance due until a settlement is reached. At that time, the balance will be due in full even if your settlement does not cover the whole amount. Ultimately you are responsible for all outstanding balances on your account.

Your insurance company may request information from you regarding the accident. They may also request an Independent Medical Exam (IME). You are required to contact them and comply. If you fail to do so, your balance will become due immediately.

Medicare:

We bill Medicare; however we do not accept assignment. Payment is due at time of service and you will be reimbursed any benefits directly by Medicare. Medicare will only cover spinal manipulations by a Chiropractor. All other services at our office, including exams are not covered by Medicare. Your replacement or supplemental plan may have some alternative benefits, but it is your responsibility to be aware of that.

Workers Compensation:

We only bill Workers Compensation claims for established patients.



Appointment Fees:

These fees are not billable to insurance.

There is no fee if you cancel or reschedule an appointment anytime before 6PM on the business day preceding your appointment.

For time based services (i.e. manual therapy, massage); if you arrive late to your appointment you will be charged for the full appointment time. If you are more than 15 minutes late and have insurance, the insurance rate will be reduced to the actual treatment time and you will be charged a \$25 fee in addition to your co-payment/co-insurance.

Same day cancellations will incur a \$35 fee.

The paid in full (PIF) rate of the service is charged for missed appointments.

As a courtesy, we will call to remind you of your appointment the day before. If you do not receive a call, that is not an excuse for a late arrival or missed appointment.

Other Fees:

There will be a \$25 fee added to the balance due for a returned check.

There will be a \$25 fee deducted from any funds due you, if we have to reissue a refund check.

General:

It is your responsibility to inform our office of any address, telephone number or insurance changes.

We will send a minimum of three statements if you have an open balance before we consider referring your account balance to a collection agency. Please call the office if you have questions or require payment options.

Emails sent to A Healing Space are not encrypted and hence not HIPAA compliant.