

BACK IN BALANCE CHIROPRACTIC CLINIC

1525 Livingston Avenue
West St. Paul, MN 55118
(651) 455-5264 (Office)

Dr. Scott A. Mooring
Dr. Debby Jerikovsky
(651) 455-1172 (Fax)

OFFICE POLICY

The following is an explanation of our clinic policies. We believe that a clear definition will allow us both to concentrate on the most important issue: **regaining and maintaining your health**. We will be happy to answer any questions you may have regarding our policies, your account or insurance coverage.

No Charge Consultation

Back in Balance Chiropractic Clinic will do a “no charge” 5-10 minute consultation with anyone interested in finding out if chiropractic can help with their individual health problem. There is no charge or obligation in connection with this appointment.

New Patient Care Services

Co-pay's and payment toward your deductible, if applicable, are due on the first day of service. Insurance will be billed for services rendered. Properly documented Worker's Compensation and Auto Accident claims are not required to pay at this time if appropriate forms and liens are signed.

Established Patient Care Services

Patients under care are required to make per visit co-pay and payment on all outstanding deductibles, except in the case of Worker's Compensation or Auto Accident claims. We charge 8% APR on all account balances over 90 days. If you have an amount due, you will receive a monthly statement with your itemized charges. No statement will be sent on zero balances. Please review these charges and retain them for your records.

Our Policy on Health Insurance

Today most insurance policies do cover chiropractic care. We will be happy to file your primary insurance claim for you. We will do everything we can to assure proper reimbursement; however, we cannot take responsibility for what your health insurance will not cover. Our time of service fees are payable on the same day as the services are rendered.

Appointments

In today's hectic world unplanned issues come up for all of us. We recognize this fact, but we respectfully request that you cancel or reschedule your appointment a minimum of 24 hours in advance. This will allow for the open time slot to be filled with someone needing an appointment. If you fail to provide a 24 hour notice, you will be charged a \$40.00 fee due at your next office visit. This charge is not covered by insurance.

Emergency or After Hours Care

In case of emergency you may contact our office for a special appointment anytime during regular office hours. If you, a friend or family member require after hours or weekend assistance, you may call the clinic at (651) 308-8946 for assistance. After hours/emergency care is available and is subject to an additional \$50 fee.

Questions and Answers

Your questions about any aspect of your care or account are invited. Please feel free to ask your doctor or any available staff member. We will make every effort to answer your inquiries.

I have read the *Back in Balance Chiropractic Clinic's* Office Policy and will honor this policy:

Patient's signature

Date

(please read other side)

IMPORTANT INSURANCE INFORMATION

Most insurance policies do cover chiropractic care. However, if your plan does not, we encourage you to urge your employer or health insurance broker to change your policy to a plan that does. Your freedom to choose your own health care provider is a fundamental right. If we can help in any way, please let us know.

It is important that you understand that health and accident insurance policies are an arrangement between an insurance carrier and you, the patient, their insured. Of course, *Back in Balance Chiropractic Clinic* will prepare any necessary reports and forms to assist you in making collection from your insurance company. Furthermore, any amount authorized to be paid directly to *Back in Balance Chiropractic Clinic* will be credited to your account on receipt.

However, you must clearly understand and agree that all services rendered to you are charged directly to you and that you are personally responsible for payment. In order to facilitate the correct and rapid processing of your insurance claim we suggest you do the following:

1. Call your insurance agent to determine exactly what coverage you have. Ask what deductible, if any, applies to your policy. Then ask how much of your claim your insurance company will pay.
2. Obtain insurance claim forms, if needed, from your agent or insurance company, fill in the required personal information and bring them to our office. Be sure to write down all information concerning any injury (auto, work related, slipping, etc.).
3. When you bring your insurance forms to our office, please ask our insurance specialist to double check them. This will help avoid unnecessary errors and give you a chance to ask any questions that you may have regarding your claim.
4. If your policy has a deductible feature, then we suggest you pay this amount at the outset of your care. We also require that you keep your account current on at least a monthly basis. Any reimbursement from payments received from your insurance company will promptly be credited to your account.
5. If you are involved in an auto accident or an on-the-job injury, we suggest you discuss your coverage with our insurance specialist. We may have suggestions that will help you in this regard.
6. You will be asked to authorize *Back in Balance Chiropractic Clinic* to furnish information regarding your case directly to your insurance company and to assign all benefits as a result of the claim. It's a good idea to know your own insurance coverage.
7. Please know that when our insurance specialist calls to obtain your insurance benefits, this information is a *general outline of coverage* and *not a guarantee of payment*. Payment is not determined until a claim is filed.
8. If you have any questions, feel free to ask. Our insurance specialist is experienced in insurance claims handling and will be glad to help in any way possible.

Patients' Signature

Date

(please read other side)