

## Facts about Chiropractic Benefits

As an optimal care chiropractic practice, we strongly believe our patients deserve the best possible chiropractic care we can provide, that is, a high quality of care, education and good communication.

We ask that you realize that we do not work for your Insurance Provider. We feel that chiropractic coverage can be a great benefit for many patients, and we will make every effort to insure you get the coverage you are entitled to, under the provisions of your plan. However, the treatment we recommend and the fees we charge will always be based on your individual needs, not your Chiropractic Plan coverage.

In an effort to maintain a good relationship and understanding, we would like to share and clarify some facts about insurance coverage with you.

\*Fact #1: Your chiropractic coverage is based upon a contract between you and/ or your employer and the insurance company. **We are not part of the contract and, therefore, are not responsible for the terms and/or benefits of your insurance plan.** Honoring insurance benefits is done as a courtesy to the patient, but please understand that **it is not something any office has the obligation to do.** We want to help you maximize your benefits, but also do not want to be controlled by insurance providers nor the benefit packages they offer.

\*Fact#2: You may receive a notification from your insurance provider stating that chiropractic fees are higher than “usual, customary and reasonable”. Insurance providers never reveal how they determine “usual, customary, & reasonable” (UCR) fees. A survey done in the state of Washington found at least eight different UCR fee schedules for one zip code in the Seattle area. They are, at least, determined by taking some percentage of an average fee for a particular procedure in a geographic area. An average has been defined as “The worst of the best” or “The best of the worst”. **We do not provide average chiropractic care nor do we charge below average fees.**

\*Fact#3: Chiropractic benefits differ greatly from traditional medical health insurance benefits and can vary quite a bit from plan to plan. Many plans tell their patients that they will be covered up to 80% or up to 100%, but do not clearly specify plan fee schedule allowances, annual maximums, or limitations. It is more realistic to expect chiropractic plans to cover 25% to 50% of services. Remember, the amount a plan pays is determined by how much you or your employer paid for the plan. You get back only what you or your employer puts in, less the profits of the insurance plan provider.

\*Fact#4: All patients are ultimately responsible for full payment for any and all services rendered. All deductibles must be paid in full. If your carrier has not paid a claim within 60 days of submission, you are responsible to take an active part in the recovery of your claim and that after 90 days you will be responsible for payment in full for any outstanding balance.

After 90 days, you authorize us to use your credit card to collect full payment.

Credit Card \_\_\_\_\_ # \_\_\_\_\_ Exp. Date \_\_\_\_\_

This insurance policy must be followed. We ask that you sign this form as acknowledgement that our policy was explained to you, that you understand it and that you accept full financial responsibility.

Date: \_\_\_\_\_ Print Name \_\_\_\_\_

Patient's Signature \_\_\_\_\_