

## ***Financial Policy***

***Our recommendations are based on a desire to see you get well and stay well. Chiropractic care is covered under many insurance plans. Most of our patients that have health or accident insurance will fall under one of the plans discussed in this policy. Regardless of your coverage, we'll suggest the chiropractic care we think you need. We ask that you read and understand our policy as it applies to your particular situation.***

### **PATIENTS WITHOUT INSURANCE**

Here at Lundgren Family Chiropractic we offer to our patients that do not have insurance a medical discount program through Chiro Health of USA.

### **GROUP OR INDIVIDUAL INSURANCE**

Your insurance is an agreement between you and your insurance company, not between your insurance company and our office. We cannot be certain if your insurance covers Chiropractic, although most policies do provide coverage. The amount they pay varies from one policy to another. When possible, we will call to verify benefits on your insurance; however, the benefits quoted to us by your insurance company are not a guarantee of payment. It is to be understood and agreed that any services rendered are charged to you directly and you are personally responsible for payment of any non-covered services, deductibles or co-pays.

### **"ON THE JOB" INJURY (Worker's Compensation)**

If you are injured on the job, your care should be paid for under your employer's Worker's Compensation insurance. You will need to inform your employer of the accident and obtain the name, address and phone number of the carrier of their insurance, along with an adjuster's name and claim number if at all possible. Since Worker's Compensation claims are between the Provider and the Worker's Compensation carrier, our office will need to be able to validate a Worker's Compensation claim before proceeding with billing. Please be aware that if your claim under Worker's Compensation is denied, we will bill your health insurance if available and you are personally responsible for payment of any non-covered services, deductibles or co-pays.

### **PERSONAL INJURY OR AUTOMOBILE ACCIDENTS**

Please present your auto insurance card, your health insurance card, and tell us if you have retained an attorney. There are four options available to the PI patient:

1. Pay cash for your care and we will submit reports whenever necessary.
2. We will bill (accept assignment) from the Med Pay portion of your auto insurance.
3. We will accept a Letter of Protection or Doctor's Lien from an attorney and await payment at the time of settlement as long as you remain an active patient.
4. If your auto policy limits have been exhausted and there is no pending litigation or other responsible party, we will then bill your standard health insurance plan and you will be responsible for all co-pays and deductibles as they are incurred.

Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to 6(six) months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

### **MEDICARE**

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of the services that Medicare will cover which for Chiropractors is ONLY manual manipulation of the spine. Medicare pays 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and the remaining 20%. All other services we provide are NON-COVERED. These services include, but are not limited to, x-rays, examinations, therapies, rehabilitative services, orthotics, supports, and/or nutritional supplements. Medicare patients are fully responsible for charges of non-covered services. Secondary insurance may or may not pay for these non-covered services.

### **SECONDARY INSURANCE**

Please inform us of any secondary insurance you may have, so that our staff can file your claims promptly upon payment from your primary insurance.

