

*I have read and understand the payment policy of Plainfield Chiropractic Office. I understand that my insurance is an arrangement between myself and my insurance company, **NOT** between Plainfield Chiropractic Office or Dr. Dykgraaf and my insurance company. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by Dr. Dykgraaf, all fees will be due and payable without delay. I will also sign the credit card guarantee form.*

Print Patient's name

Patient's signature (or guardian if patient is a minor)

Date

Witness

The Plainfield Chiropractic Office

FINANCIAL POLICY



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. We ask that you read and understand our policy as it applies to your particular situation.

PATIENTS WITHOUT INSURANCE

We request that 100% of the examination and x-ray exam be paid at the time of the visit, unless other arrangements have been made. In subsequent visits, payment may be made at the end of the week if you sign a credit guaranteed form. We are happy to accept cash, check, Master Card, Visa, Discover or American Express. **No insurance will be billed.**

GROUP OR INDIVIDUAL INSURANCE

When possible, we will call and try to verify benefits on your insurance. However, the benefits quoted to us by your insurance company are **not** a guarantee of payment. **Payment will be due by you at the time of service for any non-covered services, deductibles or co-pays.** If you have a secondary insurance program it is your responsibility to send in the EOB (explanation of benefits) to your secondary insurance company.

“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 and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 60 days, or if you suspend or terminate care, any fees and services are due immediately.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Notify your auto insurance carrier of your visit to our office immediately. If you are in an HMO program it is necessary that you obtain in writing that Chiropractic is not a covered service, or a referral from a / your doctor in the HMO. Further notify us immediately if an attorney is representing you. **You are ultimately responsible for your bill.** Any and all fees for services are due immediately if you suspend or terminate your care, or once the claim is settled, or six months after your care is completed, whichever ever comes first.

NON PARTICIPATING INSURANCES

We will gladly bill your insurance company for you, and will call to get non-par benefits. **Payment is due at the time of service for all deductible, co-pay, and non-covered therapies.**

MEDICARE/PLUS BLUE/HUMANA

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. . Your responsibility is the deductible and CO-PAY’S as well as any non-covered services.

MANAGED CARE PLANS-PARTICIPATING PROVIDER

PPOM/ATENA

I am a participating physician with the above groups. There is a discount that is reflected in the payment schedule for covered services. **Deductible and co-pay that is due at the time of service.**

Blue Care Network

For maximum benefits, a referral from your primary care physician will be necessary. Unless a referral is obtained in writing, you are responsible for services rendered. **Co-pays are due at the time of service if a referral has been obtained.**

Blue Choice Plan / Point of Service by Blue Cross Blue Shield.

Coverage includes an initial x-ray, exam and chiropractic office visits (the number of visits vary per insurance policy). **No primary care referral is necessary. Co-pays are due at the time of service.**

Blue Cross Blue Shield PPO program

Benefits are available for initial x-ray, exam and chiropractic office visits (the number of visits vary per insurance policy). **Co-pays and / or deductible are due at the time of service.**

Blue Cross Blue Shield Master Medical

X-ray will be directly paid to this office. **Examination and Chiropractic adjustment will be payable at the time of service,** because you will receive a check from BCBSM.

MASSAGE THERAPY

Massage therapy is **cash only,** due and **payable when service is rendered.** **24 hour notice must be given to cancel appointment and missed appointments will be charged full price.**