



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 first visit be paid at the time of the visit. On other visits, payment may be made at the end of the week if you sign a credit guarantee form. We are happy to accept your check, Master Card or Visa.

GROUP OR INDIVIDUAL INSURANCE

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. Payment will be due by you at the time of service for 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 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 3 months, or if you suspend or terminate care, any fees and services are due immediately.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Complete and return any paperwork they require of you. Notify our insurance department immediately if an attorney is representing you. Pennsylvania is a “no fault” state in regard to auto accidents, therefore your insurance company will be billed for any

medical expenses you incur. If you were not at fault for the accident, your insurance company will recoup the sum for bills paid from the company of the individual at fault for the accident. Auto cases are covered 100% by the insurance coverage, however if you have a limit on the amount of medical expense coverage you have, you will be responsible for any charges that exceed that limit.

MEDICARE and Medicare Plans Managed by Insurance Company

We do participate with Medicare, but we do not accept assignment from Medicare. Therefore, patients must pay our office fees at the time of service. We will then bill Medicare for those charges and the reimbursement check will be sent directly to the patient. Keep in mind, Medicare ONLY covers manual manipulation of the spine. No X-rays or therapies are covered. Also, Medicare pays 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and the remaining 20% as well as any non-covered services. Our office completes and files the forms for Medicare at no charge.

SECONDARY INSURANCE

Please inform us of any secondary insurance you may have. We will assist you if you need help in filing.

MANAGED CARE PLANS

Benefits are normally provided after a referral from the primary doctor is obtained. Please reference your specific plan details to discover the proper procedure to follow. If our office “participates” with your managed care plan, we can treat you in accordance with your in-network plan benefits. If we are not “participating,” we will be able to verify whether or not your plan offers “out-of-network” benefits.

I have read and understand the payment policy of The Chiropractic Center. I understand that my insurance is an arrangement between myself and my insurance company, NOT between Krueger Chiropractic Clinic and my insurance company. I request that Krueger Chiropractic Clinic prepare the customary forms at no charge so that I may obtain insurance benefits. 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 the doctors at Krueger Chiropractic Clinic that fees will be due and payable immediately.

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

Date

Witness (for Medicare Patients only)