

# Office Insurance Policy

## Overview

Insurance coverage has been decreasing for our patients, and the hurdles increasing for patients and doctors. Our office insurance policies are set up accordingly to focus our service on you and your health – Dr. Miller would prefer to spend time with patients rather than insurance companies, papers, phone calls, etc. It is our goal to keep our fees below usual and customary for the area. By reading and initialing below you agree to our policy.

## Ethics

The office follows all insurance related rules and regulations. Usual and customary fees are billed for the services rendered. “Creative” billing schemes will not be condoned; we will not jeopardize our privilege to practice.

## Who Pays Whom?

Patients will be asked to pay us; all insurance reimbursement will be directed to the patient. Insurance companies sometimes pay us in error – we are happy to refund the monies to you.

## Health Insurance Billing – our process:

1. Give us your insurance cards on your first visit. **We will ask you to pay us.** We offer a “capped fee” to assist those with limit or no insurance for the examination and x-rays.
2. We will verify your Chiropractic coverage as soon as possible (usually the same day).
3. Electronic Billing is run each Tuesday for services provided the prior week.
4. Patients do not receive a paper printout but it is all tracked on the computer and a report may be requested at any time.
5. We will try to be 100% accurate. Please assist us if you find an error. We have found insurance companies are not so accurate!
6. Codes for services and diagnoses change and vary. We will rebill if necessary, to maximize your reimbursement.

## \*Note for Medicare

- We can only bill for ‘regular’ Medicare. We cannot bill anything assigned to SCAN, AARP, Secure Horizons, etc.
- All checks are sent to the patients – our office does not accept assignment.
- **Payment is not guaranteed** as Medicare chooses whether your care is ‘medically necessary’ or not. Patient must be advised of this and will be asked to sign an ABN form.
- Examination and X-rays are required but not paid for.
- Most Medicare secondaries will be billed automatically from Medicare.

## Optimal Health Programs

We offer more cost-effective plans for those seeking optimal health. We never turn a patient away for financial issues and will work to find a fit for all patients.

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