

Branchville Family Chiropractic Insurance Assignment Agreement

We have put our financial policy with regard to insurance assignment into writing so that there is no misunderstanding regarding our fees and the payment process associated with your chiropractic care in our office. Please feel free to discuss this policy with us at any time. It is the policy of Branchville Family Chiropractic to have a financial policy that clearly outlines patient and practice responsibilities. We are committed to providing our patients with the best possible chiropractic care while minimizing administrative costs.

1. Waiting for insurance payment is a courtesy and may be withdrawn at any time.
2. Payment for your initial consultation and examination is due in full at the time of service regardless of insurance coverage unless you have made payment arrangements in advance.
3. It is important that you understand your plan coverages. While we verify all insurance plans. You should call your carrier and be sure that you understand your coverage as well.
4. We will gladly submit your claims and work with you and your insurance carrier. You will be notified when your insurance reimbursement goes beyond 45 days without payment to contact your insurance carrier to request payment. After 90 days, you will be billed and we will expect payment, or payment arrangements, from you.
5. If we do not participate in your insurance program or your program does not allow assignment of benefits to your doctor, you will be responsible for all charges.
6. Some insurance companies send payment directly to the patient/insured only. If you receive a check from the insurance carrier on an assigned claim, you must bring the check and the attached Explanation of Benefits (EOB) page to our office so we can properly credit your account.
7. We do have payment plan options. These options will be discussed with you at your Report of Findings and may be entered into at any point in your chiropractic care.
8. If you do not have, or lose insurance coverage, payment options can be discussed with you and payment arrangements can be made prior to initiating care.
9. Any service which is not covered by your insurance is your responsibility. This may include examinations, x-rays, tractioning, exercise blocks and supports, and any other service we perform. Payment for non-covered services is due at time of service or upon notification from your insurance carrier that the service is not covered under your plan.
10. Alternate payment arrangements may be made prior to services being rendered. For non-covered services and for chiropractic care beyond insurance policy limitations, our office does participate in the preferred Chiropractic Doctor Network. Membership in PCD makes a reduced fee schedule available to chiropractic patients in participating offices. Membership applications are available at our office.
11. If, at any time, payment issues interfere with your ability to receive chiropractic care, please arrange a time to speak privately with the staff or the doctor to arrange for your continued care.

We hope that these policies answer some of your questions regarding your insurance coverages and how they may apply to your chiropractic care here at Branchville Family Chiropractic.

I, _____ have read the above Assignment Agreement. I understand the terms of this agreement and accept them in consideration of utilization of my insurance benefits.

_____ date _____