## **Financial Policy - Modern Chiropractic Chicago**

Thank you for choosing Modern Chiropractic Chicago. We are committed to finding a successful treatment plan to fit your needs. The following is a statement of our financial policy and must be signed prior to any treatment being rendered. By signing this statement, you understand and agree to the following:

**General:** I understand that (regardless of insurance status) I am responsible for the balance due on my account. I am responsible for any and all professional services rendered. This includes, but is not limited to exams, treatments, supplements, or supplies.

**Missed or Late Appointments:** 24-hour notice is required to cancel appointments. \$50 for doctor visit or massage, \$100 for initial visit, new chief complaint or cosmetic acupuncture if cancelled less than 24 hours in advance. If you are more than 20 minutes late for an appointment, that appointment may be forfeited and you may be charged a missed appointment fee. Please help us deliver the best service by keeping your scheduled appointments.

**Insurance:** Insurance companies may reimburse the full amount, partial amounts, or nothing at all relative to care rendered in the office. We are contracted with many insurance companies and are usually considered in network; however, this may vary with some out of state-based policies from time to time even if we participate with their IL affiliate. It is your responsibility to ensure that services are covered within your policy. We can check for you but it is ultimately your responsibility and miscommunications do not absolve you from responsibility of payment. We will file insurance claims for you, except massage therapy, but this office cannot accept responsibility for collecting insurance claims for you or negotiating settlement for you on a disputed claim. Your coverage is a contract between you and your insurance company. With your signature below, you give us permission to bill your insurance company on your behalf and understand that financial responsibility is ultimately yours.

**Billing:** All covered services will be submitted to your insurance and any out of pocket amount will be billed when the claim comes back to us, typically 1-4 weeks. All non-covered services will be charged on the date of service. I authorize my card on file at Schedulicity.com to be charged for my copay, co-insurance, deductible or non-covered services. I understand that it is my responsibility to update the card on file anytime you receive a new method of payment.

Payment options are available. Please ask if you are unable to pay for treatment in full on the day of service as other payment options are available. You agree that in the event that you default and do not make payments in accordance with the terms indicated above, your signature below certifies that you will be responsible for all costs of collection including any and all attorney fees.

I have read the above and understand I am ultimately responsible for all charges. I authorize my insurance benefits to be paid directly to Modern Chiropractic Chicago. I further authorize the Doctor and insurance company to release any information required to process my claim(s). Our office will assist you in working with your insurance company, but we cannot be responsible for delays or lack of cooperation/compliance by your insurance company(s) or managed care plan(s). In cases of divorced parents, the parent financially responsible for the child will be deemed responsible for payment and must decide prior to services being rendered. Unpaid balances over 90 days old will be charged to the credit card on file at Schedulicity.com.

I have read and understand the financial policy of Modern Chiropractic Chicago. By my signature below I agree to the terms
as set forth and further give permission for financial actions as stated with no termination date for said permission.

Signature

Print Name