

NO SURPRISES LAW  
FINANCIAL POLICY AND INSURANCE ARRANGEMENT

Because of the individualized and comprehensive care offered by **Dr. Brian McGuckin Laboratory Nutrition, PLLC** we need your cooperation with certain matters to make sure every patient has his or her needs met.

**Dr. Brian McGuckin Laboratory Nutrition, PLLC, and Brian McGuckin, D.C., DABCI are not affiliated with any network nor any preferred provider organization.** All billings are considered OUT OF NETWORK and may carry a separate deductible based on your policy provisions.

**Payment for services is due at the time of service.** We accept cash, checks, American Express, Discover, Master Card, and Visa. For your convenience we can electronically file the insurance claim for you. When we send in the claim, there is a tendency for the insurance companies to send the reimbursement to the office. When this happens, we will call you and mail the reimbursement within two weeks.

**Insurance coverage and your care.** We will discuss your proposed diagnostic testing, treatment, and answer any questions relating to the fees for recommended services. Please be aware that we do not guarantee what coverage your health insurance policy provides. We are an out of network office. This means you would be told in advance what the fee would be, you would pay for it, and then we will electronically send a claim to your insurance with the understanding that there would be minimal to no reimbursement back to you.

**Medicare reimbursement is limited to spinal manipulations only.** Medicare requires that the office submits all claims. We are happy to do this for you. Medicare limits reimbursement for services performed by a chiropractor to spinal manipulation only.

Thank you,

Brian McGuckin, D.C., DABCI  
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