

EXPLANATION OF INSURANCE BENEFITS

FORM# 102

HEALTH INSURANCE: It is the policy of this office that all patient's insurance carriers will be billed using an outside billing service. Please be advised while it is anticipated your personal health insurance will cover chiropractic services, that chiropractic coverage and eligibility are not always a part of every health insurance policy and may not be part of your health insurance policy, even if you have received past chiropractic benefits.

It is our office policy to verify your health insurance benefits and to notify you to the best of our ability what your insurance carrier reports to us regarding your deductible, benefits and visit limits per year. As this verification is enacted verbally, over the phone, it is assumed that all benefits are described by your insurance carrier in regards to policy regulations and allowances for chiropractic services and are true and correct as applicable. However, should there be an error regarding this verbal information, it is the patient's responsibility to pay for their bill should benefits be denied at any time. **As well, all patients are responsible for deductibles, co-pays, non-covered supplements, supplies and non-covered services at the time they are rendered.**

It is also understood by the patient that health and accident insurance policies are an arrangement between the insurance carrier and the patient only. Therefore, it is clearly understood and agreed upon that all services rendered to the patient are the patient's responsibility and that all outstanding charges will be billed to the patient directly and that the patient is personally responsible for any outstanding financial balances. It is also understood by the patient that at any time, if treatment is suspended or terminated, all fees for professional services rendered are immediately due and payable.

WORKER'S COMPENSTION: Chiropractic services are covered by Worker's Compensation law and you should be covered 100% as long as your employer is aware you were injured on the job, you have completed the required papers with your employer, and your employer has no objection to your receiving care here, and is covered by Worker's Compensation Insurance. You are responsible for non-covered items such as supplements and supports that are not a direct result of the accident. These items are to be paid for at the time they are received.

MEDICARE: Drs. Victor and CJ Collins, DC are participating providers with Medicare therefore, they are required to bill Medicare for services. Medicare dose require that you pay for X-rays, examinations, supplements, supplies, physical therapy and any other non-covered services, and therefore you will be asked to pay for these services at the time you received them. You will also be required to pay an annual deductible and small co-payment. If you have a supplemental insurance policy that covers chiropractic we will bill them for you if Medicare dose not. Medicare will send payment directly to our office. You will also be required to pay all visits in full once Medicare stops paying Drs. Victor and CJ Collins, DC.

Please Understand:

- This clinic does not promise that an insurance company will pay or that an insurance company should pay the fees as charged.
- The clinic will not enter into a dispute with an insurance company for reimbursement. This is the patient's obligation.
- This clinic has *no guarantee of any* insurance benefits for any patient. All charges not paid by the insurance company are ultimately the responsibility of the patient.