

Theriot Chiropractic Financial Policy

Thank you for choosing Theriot Chiropractic as your health care provider. We are committed to building a successful physician-patient relationship, and the success of your medical treatment and care. Your understanding of our Financial Policy and payment for services are important parts of this relationship. For your convenience, this document discusses a few commonly asked financial policy questions. If you need further information or assistance with any of these policies, please ask to speak with the office manager.

What insurance do you take?

Theriot Chiropractic will submit claims to Medicare, Worker's Compensation and Personal Injury insurance plans. For all other insurance we are considered a non-participating, out of-network provider and can provide a "superbill," which is used to submit a claim to your insurance company directly.

What is a superbill?

A superbill is a printout with all the necessary information needed to submit medical claims to your insurance company yourself. You may need to call your insurance company to find out how they want it submitted, but most are as easy as uploading it into your customer portal or mailing it to a specific address.

When are payments due?

All payments are due at the time of check-out unless previous arrangements have been made with our office manager. Keeping a zero balance on your account also qualifies for a \$5 discount on adjustments, priced at \$60. For additional savings, a pre-pay plan of 12 adjustments can be purchased at \$600, saving you \$10 per adjustment.

Do you offer payment plans?

Yes. We understand the financial burden associated with numerous visits needed to get you feeling better and at the sole discretion of the practice leadership, we will work with you to set up a mutually feasible payment plan. Once a payment plan is agreed upon payments will be made at a minimum every 30 days. Accounts with unpaid payment plan balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid payment plans will also lead to discharge from the practice.

Do you bill Workers' Compensation?

Yes, we will bill workers' compensation for verified claims. It is the patient's responsibility to provide our office staff with claim information, including date of injury, insurance provider, claim number, and adjustor information. Prior to the new patient appointment worker's compensation forms 801 and 827 need to be submitted. This is something we can do in house but will not be able to begin patient treatment until the claim is open and allowed. If the claim is denied by the workers' compensation insurance carrier, it then becomes the patient's responsibility.

Do you bill Automobile insurance after a Motor Vehicle Accident?

Yes, we can bill your motor vehicle insurance. It is the patient's responsibility to provide our office staff with the patient's personal automobile insurance company information, claim details, and adjustor information to include billing address. If the claim is denied by the automobile insurance carrier, it then becomes the patient's responsibility.

Do you bill other third parties?

No. Our relationship is with you and not with the third-party liability insurer or policy carrier (e.g. auto or homeowner). It is your responsibility to seek reimbursement from them. You are responsible for paying for the services we provide you in full and any formalities required by your insurer and/or the third party should be promptly completed by you.

Will I receive statements?

In the event there is a payment plan in place or a running balance on the account, a statement is mailed to the address on file monthly. Payments are due monthly. In the event a payment is not received, it is our office policy to send two statements, each one month apart. If payment is not made on the account, a single phone call will be made to try and make payment arrangements. Accounts with unpaid balances for 90 calendar days or more will be sent to an external collection agency or attorney for collection. Unpaid bills can also lead to possible discharge from the practice.

In the event an account is turned over for collections, the person financially responsible for the account will be responsible for the collection costs, including attorney fees and court costs.

Regardless of any personal arrangements that a patient might have outside of our office, if you are 18 years old or older and receiving treatment, you are ultimately responsible for payment of the service. Our office will not bill another personal party.

Do you charge for copies of medical records?

Requests for medical records will be charged a \$10 fee in addition to the following:

- \$0.35 per page – under 100 pages
- \$0.50 per page – over 100 pages
- \$20 per CD

What if I missed my appointment to see the physician?

We understand that on rare occasions, issues may arise, causing you to miss your appointment when you cannot notify our office before your appointment. Should you experience any unforeseen circumstance that causes you to miss your appointment, please call our office at least 24 hours prior to having it reschedule. In addition, if you arrive more than 15 minutes late for an appointment, you may be asked to reschedule.

Our highly skilled physician is committed to your well-being and has reserved time just for you. Patients who miss more than one appointment without notifying our office beforehand are subject to a \$60 missed appointment fee billed to the patient.

I have read, understand, and agree with the above Financial Policy. I understand my financial responsibility to make payments for services provided to me and the courtesy extended by Theriot Chiropractic to simplify insurance reimbursement for the services provided to me. I acknowledge that these policies do not obligate Theriot Chiropractic to extend credit to me for services provided.

Signature: _____

Date: _____