

BROWER CHIROPRACTIC SELF PAY OFFICE POLICY

For those patients that have no insurance, no chiropractic insurance coverage, or have chosen to not have their insurance billed for chiropractic services:

Payment is due at the time of service. We do not offer a “pay at time of service” discount.

We do offer you the opportunity to sign up for a discount program by the name of Chiropractic Lifecare of America. This program is not affiliated with us and we do not receive any monies or “perks” from them. If you sign up for this discount program it is a contract between you and their company and all fees paid, are paid to them. We do offer to mail the form and payment to them for you. If we do mail it on your behalf, the discount would be applicable on that same day of service. If you choose to mail it to them at a later date or sign up on line, the discount would NOT be applicable same day but would be when you receive your card and present it to this office. Please request one of their brochures if you are interested. Their website is www.CLAHealthCare.com

The pros and cons of having chiropractic coverage on your healthcare plan and choosing to not have them billed are:

You will not benefit from the contracted rates of their coverage. This amount may or may not be more than your CLA discount amount. Please ask what your estimated out of pocket expense will be for your particular plan.

No claims will be submitted with diagnosis, condition and frequency are not revealed to your insurance company via claim forms. There are time limits for claim submittal so retroactive filing may not be an option.

Some policies combine chiropractic, physical therapy and occupational therapy allowed visits per year. When no claims are filed for chiropractic, this amount will not be deducted from your other therapy options.

PLEASE NOTE (NEW ADDITION TO FORMER POLICY): AN OFFICE VISIT CHARGE WILL APPLY IF THERE IS A NEW INCIDENT OR INJURY OR IF YOU HAVE NOT BEEN IN THE OFFICE FOR 6 MONTHS OR LONGER. MEDICARE/INSURANCE RULES REQUIRE THAT WE CONSIDER A PERSON AS A NEW PATIENT IF YOU HAVE NOT BEEN SEEN FOR 3 YEARS OR MORE. (Even if insurance is not applicable to your situation, this rule applies to ALL patients; we are not allowed to treat non-insured patients different from insured)

We may or will require updated paper work and insurance cards at our discretion so that our charts conform to your insurance or State Department of Insurance requirements for auditing purposes.

Patient PRINTED name: _____

Patient SIGNATURE: _____

Date: ____/____/____