

Gatton Chiropractic Clinic Financial Policy

We strive to provide the highest quality health care, all the while maintaining affordability to you, the patient. We understand that even with insurance, most patients will experience at least some out of pocket expense.

Participating Insurances

Our office is a participating provider for Blue Cross Blue Shield Insurance plans. However, it must be fully understood that your policy is a contract between you and your insurance company. Our office will not enter into a dispute with your insurance over policy limitations or issues. This is your responsibility and obligation. **All charges incurred are your responsibility.** Our office will file your claims for you and assist you in every way possible to ensure benefit recovery. We cannot be certain that your insurance covers chiropractic care, although most policies do provide coverage. We will verify benefits on your insurance; however, the benefits quoted to us by your insurance company are not a guarantee of payment. Payment is due at the time of service of all deductibles, co-pays, and non-covered therapies unless arrangements are made with the office staff. **In the event that your insurance plan determines a service to be “not covered”, you will be responsible for the complete charge.**

Non-Participating Insurances

We will gladly bill your insurance for you and will call to determine your chiropractic benefits. Payment is due at the time of service of all deductibles, co-pays, and non-covered therapies unless arrangements are made with the office staff.

Patients without Insurance

We request that 100% of the exam, x-ray and/or therapy be paid at the time of service, unless other arrangements have been made with the office staff. We are happy to accept cash, check or all major credit cards. If you are worried about incurring a large bill, please speak with us before stopping care, we will work with you.

Patients with Car Accident Insurance Claims:

All charges that are incurred are your responsibility. First party and third party claims will be billed at the end of treatment. All items bought that are not included as an adjustment must be paid for in full such as: herbs, orthotics, massages, bed boss items, or pillows. The costs of these items will be refunded to you once all payments have been received from the liable insurance company. You must sign a Lien and Instructions to Counsel Agreement in addition to providing your car insurance information and the liable party's insurance information.

I have read and understand this financial policy. I realize that I am responsible for all charges incurred by me at Gatton Chiropractic. I agree to the above terms and authorize Gatton Chiropractic to collect from me payment if it is not received in a timely manner.

Sign and Date Below:

X _____ Date: _____