

Our Office Financial Policy

Dr. Debbie Moore DC LAc of Moore Chiropractic Clinic

Welcome to our practice! We would like to take a moment to familiarize you with our office policy regarding your fees for professional services and the types of arrangements that may be made for payment.

Our office accepts patients with or without insurance and we are Network Providers for a number of insurance plans. We file most insurance and accept Workers' Compensation, Auto-Injury Insurance, Medicare and Medicaid. We accept cash, checks, Visa, MasterCard, AMEX and Discover. Our goals are to help you get back to normal health as soon as possible and at the same time, help make your care affordable.

As you may know, every doctor's office has a set fee schedule that they must charge all patients. Some patients are able to pay less than the normal fees if they are covered by an insurance plan that has negotiated a lower fee on their behalf and if the doctor is in their provider network. Unfortunately, by law, we must charge all patients our normal fees *unless* they are member of a network that has negotiated a lower fee.

WE REQUIRE PAYMENT AT THE TIME OF SERVICE. Regardless of whether you have NO insurance, LIMITED insurance or FULL COVERAGE insurance, our office has taken steps to make your care affordable.

FOR PATIENTS WITH NO INSURANCE

We are members of ChiroHealthUSA. This is a provider network that allows us to extend significant discounts to you and your family members on most all of our services. You may join right here in the office for just \$49.00 for the year. Membership covers you and your dependants and your savings are immediate. Many patients save the small joining fee on the very first visit. Ask our staff about ChiroHealthUSA if you are interested in joining.

FOR PATIENTS WITH LIMITED BENEFITS

Many times health plans have a visit limit or a fixed amount they will cover regardless of what your health care needs are. If this is your situation, you too, will be able to take advantage of lower fees when your insurance does not cover a particular service or visit by joining ChiroHealthUSA. This is a provider network that allows us to extend significant discounts to you and your family members on most all of our services. You may join right here in the office for just \$49.00 for the year. Membership covers you and your dependants and your savings are immediate. Many patients save the small joining fee on the very first visit. Ask our staff about ChiroHealthUSA if you are interested in joining.

WORK INJURY PAYMENTS

If you were injured at work, your employer's Workers Compensation Insurance may pay for your bill. Please make a formal accident claim to your employer and obtain the insurance carrier of your employer. **Moore Chiropractic Clinic** will bill the insurer on your behalf. *If your insurance claim is not paid or if the insurance company sends the payment to you, you will personally be responsible for any balances on your account.*

AUTOMOBILE INJURY OR PERSONAL INJURY PAYMENTS

Please present your automobile insurance card, police report, claim number, adjuster contact information and your health insurance card. You can choose (1) to pay cash and **Moore Chiropractic Clinic** will provide you with a statement of your charges for reimbursement. (2) Accept assignment and **Moore Chiropractic Clinic** will bill your auto and/or attorney on your behalf. *If your insurance claim is not paid by your insurance company or attorney Moore Chiropractic sends the payment to you, you will personally be responsible for any balances on your account.* I choose Option 1 _____ (initials) Option 2 _____ (initials)

I have read the financial policy as it applies to me. I have indicated my understanding by my initials above and my signature below.

Patients Signature

Date