



**LIFE | CHIROPRACTIC
CENTERS™**

Information About Insurance

In general, health insurance companies will pay for enough chiropractic care to get you through the “relief care” phase (approximately 12 to 20 visits) of a specific injury. Even then, higher deductible and co-payment amounts are rapidly increasing out-of-pocket costs on even covered services. And no insurance company will pay for corrective, rehabilitative or maintenance level chiropractic care.

Our care programs are designed to allow you to receive the chiropractic care you need to obtain a maximum improvement in your health and spinal condition at far less than “pay-as-you-go” fees for services. But, because of insurance regulation, we can only offer these discounts when payment is made in advance of providing services. If you choose a care program, all payments must be made according to the contracted schedule and are for the next month’s services. This is why we insist on having pre-authorized payment in the form of scheduled credit card payments or pre-issued checks.

In the event you have some insurance benefit, we will bill your insurance company as a service to you. It lessens your burden of having to communicate with the insurance company, and it makes receiving chiropractic care a far easier process. In order to communicate exactly what was done at each visit, and to accurately inform them about your condition, status, complications, exacerbation, or unusual circumstances that would affect your recovery, we itemize all of our procedures. We must also anticipate how long your care will take and expected frequency of office visits. All of this involves a tremendous amount of paperwork in addition to staff and professional time and expense.

Because we must itemize and document every procedure in accordance with insurance protocol, the charges you see on your statement may vary from \$50 to \$78 per visit for the actual adjustment, with additional charges for other procedures. We bill insurance companies for every procedure we perform even though sometimes we know in advance that the insurance company may not pay! Some of the reasons that the insurance companies do not pay may include limitation on the number of yearly chiropractic procedures the policy will cover; limitation on the dollar amounts for individual chiropractic services, limitation on the dollar amount of chiropractic care on a yearly basis, or procedures that certain policies will not cover. Your insurance may pay anywhere from 0% to 100% of reasonable and customary charges. Some insurances pay for x-rays but no office visits. Others pay for office visits but not x-rays. The point is that nobody knows why insurance companies do what they do or pay what they pay. None of us can ever be certain of what to expect in reimbursement. We have given you our best

estimate, but we will have to revise your contract if the actual reimbursement varies significantly (for example, if it turns out your policy has a higher deductible or co-payment or more limited coverage than we were told).

Should you choose NOT to participate in our care programs, you will be responsible for your deductible and your copayment (the percentage of the fee your insurance assigns to you). You will also be responsible for any charges not covered by your insurance policy. If you do participate in our care programs you will not be billed for any additional procedures (for example: regaining, nutritional advice or exercise consultations) that your health insurance policy does not pay for. You will still be expected to pay for orthotics, heel lifts, nutritional supplements, pillows or other supplies.

Any correspondence that you receive must be brought to us so that we may have a copy for our records. Often patients receive information that is vital to processing a claim but, because the information never gets to the doctor's office, the claim goes unprocessed and unpaid. Please bring copies of all communications that you receive from your insurance company to our office. You are responsible for responding to any and all requests for information generated by your insurance company. It is imperative that you notify us immediately if your insurance policy changes. You will be responsible for any uncovered charges that result from any policy change. If we know immediately, we can help you make appropriate financial arrangements.

We expect you to honor the financial arrangements you make with our office. If you find that you cannot fulfill the agreement you have made with us, advise our office immediately so new arrangements can be made. Our office policy is to allow a person to carry a cash balance for no more than one week. Insurance balances might exceed this time limit due to processing time. Any check sent to your home by the insurance company for payment for services provided in our office must be brought or sent to our office within three (3) days of receiving it. When sending any insurance payment to our office, be sure to include any documentation, Explanation of Benefits (EOB) or check stubs that arrived with the payment. Failure to communicate with our office regarding financial matters or to comply with the above policies or failure to make payment on an overdue account will result in the voiding of your contract. When a contract is voided, you become responsible for services that have been provided throughout the year on a fee for service basis, a much higher rate than the contract fee. Collection proceedings will be initiated when necessary. You will be responsible for any legal collection fees.

NOTE: All information regarding insurance benefits or No-Fault Insurance and/or Worker's Compensation is provided for illustration only, and the accuracy of such information is not warranted by Life Chiropractic Centers or its officers or agent. No information provided herein constitutes legal advice. Patients are advised to consult an attorney with regard to any information regarding their rights and legal entitlements. Life Chiropractic Centers assumes no responsibility for any such information reflected herein.