

Robinson Chiropractic Financial Agreement

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

Participating Insurances

Our office will accept your PPO insurance on assignment and do participate as preferred providers for many insurance plans. However, it must be fully understood that your insurance policy is a contract between you and your insurance company. (NOTE: We are not in-network with many HMO plans, but are happy to accept you as a private pay patient). Our office will not enter into a dispute with your insurance company over policy limitations or issues. This is your responsibility and obligation.

All charges incurred are your responsibility. If you have a question or concern with your reimbursement, you will need to contact your employer or insurance company. Our office will file your claims for you and assist you in every way possible to ensure benefit recovery. We cannot be certain if your insurance covers chiropractic care, although some policies do provide coverage. The amount they pay varies from one policy to another. As a courtesy, we can call to verify benefits on your insurance, however, the benefits quoted to us by your insurance company are not a guarantee of payment. It is our policy and agreement that you are responsible for payment of any non-covered services, deductibles or copays when services are rendered.

Private Pay - Patients without Insurance or Chiropractic Coverage

We request that 100% of the examination and services be paid at the time of the visit, unless other arrangements have been made. We accept cash, checks, debit, MasterCard, Visa, and Discover. No insurance will be billed.

Medicare/Secondary Insurance

We do accept most Medicare plans, however, please be advised that some Medicare Advantage HMO plans are not covered in our office. Please inform us of any secondary insurance you may have. We will file and collect from your secondary insurance for services covered by the secondary payer.

Flex Plans/Medical Savings Accounts and HSA (Health Savings Accounts)

For Flex Plans and MSA's we will provide you with a statement of your charges for reimbursement. Your HSA card can be used toward payment of your chiropractic charges.

Personal Injury (PI) or Automobile Accidents

We will bill and accept assignment from the Med Pay portion of your auto insurance and have you sign a Doctor's Lien in the event that you need to get an attorney. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to 6 months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

I have read and understand this financial policy. I realize that I am responsible for all charges incurred by me at Robinson Chiropractic. I agree to the above terms and authorize Robinson Chiropractic to collect payment from me if it is not received within 90 days after the time of service.

Signature of Patient, or Patient's Guardian

Date