



FINANCIAL POLICY AND WELLNESS CARE PLANS

BACK, BODY & BEYOND CHIROPRACTIC believes in the value of wellness care for you and your entire family. Our recommendations are based on a desire to see you get well and stay well. **BACK, BODY & BEYOND CHIROPRACTIC** works with **ALL** insurance providers and will file all your claims for you. All you need to do is bring your insurance card to your first visit, and we will happily check your benefits while you are being treated. We are in-network providers for BlueCross BlueShield, Humana, Cigna, Aetna, Medicare, and Passport. We also accept Flex Plans and Medical Savings Accounts. However, out-of-network benefits are commonly the same as or better than in-network benefits.

BACK, BODY & BEYOND CHIROPRACTIC has different **payment options** available that allows care for all budgets that are extremely cost-effective and affordable. To learn more about our **Wellness Care Plans (payment options)** for chiropractic and wellness care, please contact our office directly and we will be pleased to discuss the options available. We ask that you read and understand our policy as it applies to your particular situation.

GROUP OR INDIVIDUAL INSURANCE

Most insurance plans are accepted at our office. We accept **Auto Accident, Worker's Compensation, Personal Injury** and most health insurance plans, including **Medicare**. Since there are so many plans and insurance health coverage varies widely, we'll happily telephone your insurance company to verify your coverage benefits. If you have any questions at all regarding your financial responsibilities at our office, please do not hesitate to ask and we will be happy to assist you.

PATIENTS WITHOUT INSURANCE

An increasing number of patients do not have insurance, or have plans with limited coverage, such as catastrophic policies. We realize that no one wants to build up a large bill. Therefore, we have several **WELLNESS CARE PLANS (payment plans)** which make chiropractic care affordable for almost any budget. Of course, we are happy to accept cash, your personal check, Master Card, Visa, Discover or American Express cards.

WELLNESS CARE PLANS

BACK, BODY & BEYOND CHIROPRACTIC understands that to achieve quality health care is not always within your personal budget. For patients with no insurance, high co-pays, or high deductibles, **BACK, BODY & BEYOND CHIROPRACTIC** offers different **Wellness Care Plans** that are an easy and affordable way to obtain the care you need. Please contact our office and we will be pleased to discuss the options available.

FAMILY PLANS

Our focus at **BACK, BODY & BEYOND CHIROPRACTIC** is to actively help you and your family in taking responsibility for your health, wellness, and disease management. We assist and guide you to take the time to care for the important people in your world; you and your family. In an effort to make living the 'wellness lifestyle' as easy and affordable as possible, we can create a customized family plan that is specific to you and your family and your budget!

MEDICARE

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of the services that Medicare will cover, which for Chiropractors is **ONLY** manual manipulation of the spine. *Medicare patients get 24 chiropractic adjustments covered annually.* Medicare pays 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and the remaining 20%. All other services we provide are **NON-COVERED**. These services include, but are not limited to, x-rays, examinations, therapies, kinesiotaping, orthotics, supports, and/or nutritional supplements. Medicare patients are fully responsible for charges of non-covered services. Secondary insurance may or may not pay for these non-covered services. Our office completes and files the forms for Medicare at no charge.

SECONDARY INSURANCE

Please inform us of any secondary insurance you may have. We will assist you if you need help in filing.

We will file all insurance claims for our patients as a courtesy. This does not transfer your financial obligation to your insurance company. We will bill you for any balance left after your insurance company pays us and all applicable write-offs have been taken.