

Financial Policy of The Amato Chiropractic & Rehabilitation Clinic, P.C.

Chiropractic care is covered under most insurance plans. Most of our patients that have health or accident insurance will fall under one of the plans discussed in this policy. We ask that you read and understand our policy as it applies to your particular situation.

Patients without Insurance

We request that 100% of the first visit be paid at the time of the visit unless other arrangements have been made. On other visits, payment may be made at the end of the week if you sign a credit guarantee form. We are happy to accept your check, Mastercard, or Visa.

Group or Individual Insurance

When possible, we will call to verify benefits on your insurance. However, the benefits quoted to us by your insurance company are not a guarantee of payment. Payment will be due by you at the time of service for any non-covered services, deductibles, or co-pays.

Worker's Compensation

If you are injured on the job, your care should be paid for under your employer's Worker's Compensation insurance. You will need to inform your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or if you suspend or terminate care, any fees and services are due immediately.

Personal Injury or Automobile Accidents

Please notify your auto insurance carrier of your visit to our office immediately. Notify our insurance department immediately if any attorney is representing you. Although you are ultimately responsible for your bill, we

will wait for settlement of your claim for up to six 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.

Medicare

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of services that Medicare will cover which for Chiropractors is ONLY manual manipulation of the spine. Medicare pays 80% of the allowable fee once the deductible has been met. If you do not have secondary coverage you are required to pay the deductible and the remaining 20% as well as any non-covered services. If you have secondary coverage they will pay the remaining 20%. Our office completes and files the forms for Medicare at no charge.

I have read and understand the payment policy of The Amato Chiropractic & Rehabilitation Clinic, P.C. I understand that my insurance is an arrangement between myself and my insurance company, NOT between The Amato Clinic and my insurance company. I request that The Amato Clinic prepare the customary forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by Dr. Amato that fees will be due and payable immediately.

Patient's signature

Date