

Wagner Chiropractic

Office Policy

421 Cochran Road
Pittsburgh, Pennsylvania 15228
(412) 531-8701

The following is an explanation of our clients policies. We feel that our patient's health needs are paramount; therefore the following payment policies are an attempt to allow you, the patient to receive the care you need and pay your balance with the least amount of difficulty. We believe that a clear definition will allow us both to concentrate on the most important issue: regarding and maintaining your health. We will be happy to answer any questions you may have regarding our policies, your account or insurance coverage.

_____ **No Charge consultation:** Wagner Chiropractic Associates will do a special "no charge" consultation with anyone interested in chiropractic care. There is no charge or obligation in connection with his appointment and is designed to determine if chiropractic care may help your individual health problem.

_____ **Health Insurance policy:** We accept the majority of health insurance companies. We will be happy to submit your claims for you. It is your responsibility to know your insurance coverage. Call your member services department to verify your deductibles, co-payment and co-insurance, and understand how they work. You will also need to know your visit limit. Our staff is experienced in insurance claims handling, and will be also verifying your coverage and will be glad to assist you in any way they can. If you have any questions please feel free to ask.

_____ **Cash patient policy:** We require 20% of the first visit charges due on the first day of service. The balance of these charges can be made in payments, unless we will be billing your insurance company. Properly documented Workers Compensation and Personal Injury claims are not required to pay at this time if appropriate forms and liens are signed.

_____ **Established patient care services:** You will receive a monthly statement with all your charges itemized for your records. Patients with unpaid balances are required to make regular payments based on the agreement between the patient and the Doctor. A 1% finance charge per month will be added to all accounts in which no payment has been received for 60 days or more. Payments that are 90 days late will be turned over to a collection agency.

_____ **Appointments:** In order to better serve our patients, we ask that you call if you are unable to make your appointment, or if you will be late.

_____ **Emergency or after hour calls:** In case of an emergency you may contact our office and leave a message on the voice mail. Messages are checked frequently.

initial each line and sign second page

Tips for understanding your insurance

Most insurance policies do cover chiropractic care. However, if yours does not, we encourage you to talk with your employer about changing the company policy to one that does. Wagner Chiropractic will be glad to assist you in any way that we can.

It is important that you understand that health and accident policies are an arrangement between an insurance carrier and you, the patient. We will of course help you in preparing any necessary reports or forms to assist you in making collection from your insurance company. Furthermore, any collected amount received from your insurance carrier; will of course, be credited to your account on receipt.

However, *you must clearly understand and agree that all services rendered are charged directly to you, and you are personally responsible for payment.* In order to facilitate the correct and rapid processing of your insurance claim we suggest you do the following:

1. Call your insurance agent to determine exactly what coverage you have. Ask how much of the claim will be paid and if you have any limits.
2. Obtain any necessary insurance claim forms and bring them into the office. Be sure to write down all the information concerning any injury (auto, work, related, slip and fall)
3. Bring your forms into our office and have the office manager review them. This will help avoid unnecessary errors and give you a chance to ask any questions you may have regarding your claim.
4. If your policy has a **deductible** we suggest you pay this amount at the onset of your care. We also require that you keep your account current on at least monthly basis.
5. *Not all insurance companies cover the required amount of care you may need. If your insurance company is one of them Dr. Wagner will work a payment plan out with you, that is affordable to you and allows you pay for your care at your own pace.*
6. Please discuss your insurance coverage with your insurance agent if you are injured in an automobile accident or a work related injury.
7. You will be asked to authorize Wagner Chiropractic Associates to furnish information regarding your case directly your insurance company and to assign all benefits of the claim.

Questions and answers: Questions about any aspect of your care or account are welcome. Please feel free to ask your doctor or staff member. We will make every effort to answer your questions.

I have read and initialed each statement on the Wagner Chiropractic Associates policies, and will honor them:

Patient's Signature

Date