

Financial Policy

Thank you for choosing Popovich Chiropractic! We are committed to the success of your chiropractic treatment and care. Please understand that payment of your bill is part of this treatment and care.

How May I Pay? We accept payment by cash, and most credit cards including VISA and MasterCard. Your financial responsibility depends on a variety of factors, explained below:

Office Visits and Office Services. Due to the current nature of insurance, much of the out of pocket cost of treatment needs to be collected up-front. SOME DEDUCTIBLES DON'T APPLY TO CHIROPRACTIC, but if you have an UNMET DEDUCTIBLE that applies to our services, we ask that you pay as you go until that deductible has been met (roughly \$150 for the first visit, \$75 for additional visits). This amount can be slightly more or less depending upon the services that need to be provided. Commercial Insurance Also known as indemnity, "regular" insurance, or "80%/20% coverage." Payment of the patient responsibility for all office visits, spinal adjustments, therapies and other charges at the time of office visit. Accept your initial payment and file an insurance claim as a courtesy to you. HMO & PPO plans with which we have a contract. If the services you receive are covered by the plan: All applicable copays and deductibles are requested at the time of the office visit. If the services you receive are not covered by the plan: Payment in full is requested at the time of the visit. Accept your initial payment and file an insurance claim as a courtesy to you. HMO with which we are not contracted. Payment in full for office visits, spinal adjustments, therapies and other charges at the time of office visit. Accept your payment in full and file an insurance claim as a courtesy to you. Point of Service Plan or Out Of Network PPO Payment of the patient responsibility—deductible, copay, non-covered services—at the time of the visit. Accept your initial payment and file an insurance claim as a courtesy to you. Medicare If you have Regular Medicare, and have not met your \$183 deductible, we ask that it be paid at the time of service. Any services not covered by Medicare are requested at the time of the visit. If you have Regular Medicare as primary, and also have secondary insurance or Medigap :No payment is necessary at the time of the visit after your Medicare deductible has been met. If you have Regular Medicare as primary, but no secondary insurance :Payment of your 20% copay is requested at the time of the visit. Accept your Medicare deductible (if applicable) and file the claim on your behalf, as well as any claims to your secondary insurance. Medicare HMO All applicable copays and deductibles at the time of the office visit. Accept your initial payment and file an insurance claim as a courtesy to you. Worker's Compensation If we have verified the claim with your carrier, no payment is necessary at the time of the visit. If we are not able to verify your claim, your appointment will need to be re-scheduled. Schedule your appointment after your worker's compensation carrier had called ahead of time to verify the accident date, claim number, primary care physician, employer information, and referral procedures. Worker's Compensation (Out of State) Payment in full is requested at the time of the visit. Provide you a receipt so you can file the claim with your carrier. Auto Injury/Insurance If we have verified the claim with your carrier, no payment is necessary at the time of the visit.

I have read, understand, and agree to the above Financial Policy.

Date

Signature

Printed Name

Popovich Chiropractic Health Center/4100(A) Liberty Way/Lincoln Boro, PA 15037