

Financial Policy

In order to avoid any misunderstandings or embarrassments, Lifeline Chiropractic Center makes the following explanation:

ALL accounts are due and payable at the time of service unless other arrangements have been made.

Please check one of the following:

- I will pay in full at each visit
- I agree to directly assign my rights and benefits of my insurance policy. I will pay, in full at each visit until my deductible has been met. After that point, I will pay my portion of co-payment at each visit.
- I wish to participate in ACH withdrawal from my selected account and for the selected amount until my account balance is satisfied. Please fill out the ACH withdrawal form with pertinent details.

Your insurance is a contract between you, your employer and your insurance company. We are not a party to that contract. For your convenience, we will submit your charges to your insurance company. If we are contracting providers for that insurance company, we will reduce your charges to those allowed by your insurance. Not all services are covered benefits in every contract. Some insurance companies arbitrarily select certain services they will not cover, such as supplements, orthopedic supplies, pillows, braces etc.

If you have dual insurance coverage, please let us know that before your first visit. We will also submit to your secondary insurance carrier. If you do not inform us at the first visit, there will be a \$20.00 hourly charge, minimum of one hour, to research and submit those dates of service you wish to submit to your secondary insurance company.

We must emphasize that our relationship is with you, NOT with your insurance company. While the filing of insurance claims is a courtesy we extend to you, our patients, all charges are your responsibility.

Any account which is over 90 days past due may be turned over to a collection agency and will accrue a finance charge at the rate of 2% Per month, or 24% Per year. We will try to work with you by setting up financial arrangements if your account becomes past due.

We do offer interest free financing through auto debit from your checking or savings account. If you choose to pay by credit card we will charge a 2% convenience fee.

A \$20.00 Missed Appointment charge may be added to your account if you do not cancel your appointment at least 12 hours prior to the scheduled time. Your insurance does NOT cover this charge.

A \$30.00 Returned Check charge will be added to all checks or auto debits returned due to insufficient funds.

If you have any questions about the above statements, PLEASE don't hesitate to ask. We are here to help you.

I understand and agree to the terms of this financial policy.

Signature of Patient or Legal Guardian

Date