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2029 James St. Bellingham, WA 98225

## Office Financial Policy

Unless you are treating under a workman's comp claim or a personal injury claim, **all payments are due in full at the time of service.**

### Patients with Insurance

We will bill your insurance for services rendered in the office. While we check your benefits prior to care, this is not a guarantee of coverage. If you have a copay, coinsurance or unmet deductible, you will be responsible for payment at time of service. Please note that insurance is a contract between the patient and their carrier, so it is important that you take responsibility for understanding your benefits. After your visit is processed by your insurance carrier, any remaining balances will be billed to you.

### Medicare/Medicare Advantage Patients

Medicare Part B only covers medically necessary manipulation of the spine. You will be required to meet your annual Part B deductible, which is currently \$147 and pay 20% of the allowed fee on the spinal manipulation in addition to 100% of all non-covered services. Medicare Part B patients with a Supplemental policy will generally have their Part B deductible and the 20% covered by the supplement. However, supplemental policies generally do not pay for services that Medicare does not allow. This includes initial exams which are an additional \$25 fee.

### Wellness Care

Wellness care is available for patients at a rate of \$45/visit due at the time of service.

### Workman's Compensation

Most Workman's Compensation claims are covered 100%. However, it is your responsibility to provide our office with the documentation necessary to prove a valid claim, as well as the name(s) of any claims adjuster/attorney handling the case, claim numbers, date of injury and mailing address to send bills. Accidents must be reported to your immediate supervisor at your place of work before you can file a personal injury claim with the state or federally. If you are treating on an existing claim, a Chiropractic referral from the medical professional handling your case is required.

### Personal Injury (Car Accident)

We only accept motor vehicle accident claims from patients who have Personal Injury Protection on their car insurance coverage. The claim must go through your own vehicle insurance, not the other party involved in the accident. It is your responsibility to provide our office with the documentation necessary to prove a valid claim, as well as the name(s) of any claims adjuster/attorney handling the case, claim numbers, date of injury and mailing address to send bills. The accident must be reported to your car insurance before an injury claim can be opened with us.

### Missed Appointment Policy

If you need to cancel an appointment and fail to provide notice within 4 hours of your scheduled appointment time, you may be billed a \$35 missed appointment fee. This policy is in place to allow all of our patients that need care to be able to get that care in a timely fashion. We have found that if we are given 4 hours notice that you cannot make your appointment we are then able to contact other patients who are on a waiting list and need care. This 4 hour window gives them enough time to get in for treatment.

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_