



## INSURANCE FINANCIAL POLICY

- Our office is happy to submit claims to your insurance company. The fee we bill for an adjustment includes the cost of processing your claim. If our office is contracted with your insurance company, the contracted fees apply. Any other services and/or products are charged appropriately.
- All co-pays and patient portions are due at the time of service.
- When we receive the Explanation of Benefits from your insurance company, you are responsible for any additional outstanding balance.
- If after 90 days, your insurance company has not reimbursed Zellner Chiropractic Center or replied to our claim, you will be responsible for the balance.
- If your plan requires a referral from your primary care physician, it is your responsibility to obtain the referral. It is also your responsibility to monitor how many visits apply to insurance maximums or limits.
- **Please note that the initial verbal verification of your benefits is not a guarantee of insurance payment or co-payment amount.** Your insurance company will determine your benefits and eligibility after processing the claim.
- **NO SHOW POLICY:** Patients are allowed one free no-show appointment (in which no effort is made in advance to cancel). A fee may be charged for each subsequent no-show. This fee will be due at the time of your next adjustment and is the responsibility of the patient, not the insurance company.

I understand that my insurance policy is an arrangement between my insurance company and me, not between the insurance company and this office. I agree to assist in collecting from my insurance company. I agree to pay the deductible and patient portions as they are tendered. I understand that I am ultimately responsible for payment in full at this office.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please remember that there are other payment options available to you without the use of insurance. Often times the limitations insurance companies put on your care do not allow you to accomplish your maximum wellness. We will be happy to support you in any way possible so that you can achieve your optimal health!