



## Information about Chiropractic and Insurance & Financial Policies

Insurance companies are increasingly recognizing the benefits of chiropractic care. Many of the services we offer at Old Mill Chiropractic are covered by insurance. In an effort to provide the best possible care, we would like to share the following information about healthcare coverage for chiropractic care and our financial policies:

Health insurance plans are often designed to be an aid, not a *pay-all* service.

The chiropractic benefits covered by an insurance company vary greatly depending on your plan. We want our patients to be informed about their coverage. As a courtesy, we offer a full service Insurance Department that will help you understand your benefits by verifying benefits for you and your family and reviewing these benefits before treatment is provided. Dr. Eric Nazarenko will also be informed of these benefits, so that he can take your unique benefits into account when creating your individual treatment plan.

Most insurance policies have limitations on the number of visits and/or the dollar amount paid to health care providers per year. You are responsible for the remaining balance for your care after insurance has paid its portion.

We consider your health and wellness a priority. Although Dr. Eric Nazarenko will take your health coverage into account when making your treatment plan, he does not let insurance companies dictate care. During the *Report of Findings* session, Dr. Eric Nazarenko will be sure to allot considerable time to discuss his recommended treatment, along with the reasons for this recommendation, with you. He will also discuss how your care plan fits with benefits provided by insurance and is very willing to answer any questions you may have.

If finances are an obstacle, please discuss this with Dr. Nazarenko or his office staff. We have multiple payment plans available, and will work with you so that your care fits your budget.

### **Billing Policy**

As a courtesy, we will file your claims daily, either electronically or paper versions. Your insurance policy is a contract between you and your insurance company. We do not guarantee nor do we make representation that your insurance will pay your claims. We ask that you make estimated payments based on the portion of payment that you are responsible for, according to your policy. Payments are estimated and not intended to be an exact determination of your financial obligation. If there is an overbalance after all insurance payments are received, we will issue you a refund or credit you for future visits. You will be asked to authorize this office to furnish information regarding your case directly to your insurance company and assign all benefits to be paid directly to this office. This will expedite claims processing. Please remember that all charges for services rendered are charged directly to you, and you are personally responsible for payment.

Healthcare is continuously making rapid changes. Rest assured, our office stays current with these changes. We will work with you and your insurance company so that you obtain the maximum benefits allowed.