

Financial Policy

You have made an excellent decision to pursue health and wellness by receiving chiropractic care. As with all small healthcare offices, we depend on the faithfulness of our individual patients and on the compliance of their insurance providers in order to ensure that the care we provide maintain its value as a healing procedure. Many patients are unfamiliar or misinformed as to insurances' role in the healthcare they receive. In order to avoid confusion and frustration, we have set forth a firm financial policy as follows:

1. All co-pays, percentage amount, and/or deductibles are due each visit at the time of service. As a standard policy, Cornerstone Family Chiropractic will collect a twenty-dollar (\$20) co-pay on each visit where a co-pay would not otherwise apply (i.e. co-insurances, patient doesn't know co-pay amount, etc.). We reserve the right to collect these prior to your seeing the doctor.
2. Regardless of what your insurance does or does not cover (or may claim to cover), you, the patient, are ultimately responsible for all charges incurred.
3. It is the patient's responsibility to request an itemized statement for all charges incurred.
4. It is the patient's responsibility to become informed as to their insurance company's policies regarding benefits. As a courtesy, Cornerstone Family Chiropractic does check coverage and benefits. However, regardless of what the insurance company claims to cover, the patient is responsible in seeing to it that the services are paid in full.
5. Cornerstone Family Chiropractic utilizes an outside billing company (Ideal Billing Solutions) and does not do any billing in office. Therefore, your questions regarding bills received should be directed to that company as described on the invoice. In most cases, Cornerstone Family Chiropractic will not be aware of the status of your billing and insurance payments (or lack thereof) and will direct you to this service for answers to such inquiries.
6. Ideal Billing Solutions will provide patients with statements regarding their billing. Regarding unpaid bills, patient will receive two (2) statements followed by a phone call from Ideal Billing Solutions. If these attempts to collect are ignored, a collection agency may be utilized to gather payment.
7. Cornerstone Family Chiropractic offers each patient a one-time fee reduction equal to the time of serve fee. This reduction accounts for the lack of real-time updates from insurance regarding the number of covered services used and available, the overlap in tie between services rendered and notification from insurance that benefits have been exhausted, and to protect the patient as each insurance qualifies benefit information with an indication that coverage and payment is not guaranteed. This reduction applies only to the first bill with applicable services if pain within thirty (30) days and the patient will be required to pay for all the subsequent services at the time they are rendered otherwise they will be charged the full billed amount. This reduction does not apply to any balances remaining after an insurance payment (co-insurance, co-pays, deductibles, etc).
8. In cases of Motor Vehicle Accidents, it is this office's policy NOT to bill private medical insurance, including Medicare or Medicaid. We can hold all billing for attorneys until the case has been settled, when payment is due upon settlement.

Yours in Health,
The Cornerstone Family Chiropractic Staff.