



Cornerstone Family Chiropractic
1903 George Washington Way
Richland, WA 99354

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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 insure 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. 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. Each service performed in this office has a value attached to it. There will always be a fair exchange for services.
4. It is the patient's responsibility to request an itemized statement for all charges incurred.
5. 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.
6. Cornerstone Family Chiropractic gladly bills your insurance company for you. Again, this is a courtesy. In some cases the patient may be instructed as to how to bill their insurance themselves. In these unusual circumstances, the staff of Cornerstone Family Chiropractic will explain why and how in order to simplify this process.
7. Cornerstone Family Chiropractic utilizes an outside billing company (Medical Billing & Consulting) 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.
8. Medical Billing & Consulting will provide patients with statements regarding their billing. Regarding unpaid bills, patient will receive two (2) statements followed by a phone call from MB&C. If these attempts to collect are ignored, a collection agency may be utilized to gather payment.
9. As of June 1, 2009, Cornerstone Family Chiropractic will offer a 40% discount in all self-pay cases if the balance is paid in full within thirty (30) days. This discount applies in self-pay cases and for those whose insurance benefits have been exhausted at the time of the services only. It does not apply to any balances remaining after an insurance payment (co-insurance, co-pays, deductibles, etc.). If the balance is not paid within thirty (30) days, the full charge will be applied.

Yours in Health,
The Cornerstone Family Chiropractic Staff.

I understand and agree to the terms stated above.

Patient's signature

Date

