

DiSalvatore Chiropractic

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OUR OFFICE POLICY REGARDING INSURANCE ASSIGNMENT

Our office is pleased to accept your insurance assignment, as soon as your exact coverage is verified by the responsible insurance party. The deductible and any amount is not paid by the insurance company are the patient's responsibility. The patient will be billed for any balance not paid by the insurance company within 60 days, unless other arrangements are made with the office of Thomas D. DiSalvatore, D.C., Inc. We will file your claim forms and assist you in every way we can.

TIME OF SERVICE (TOS) DISCOUNT

What is a Time of Service Discount?

Whether your insurance covers chiropractic services or not, DiSalvatore Chiropractic offers a Time of Service (TOS) Discount to everyone. There is approximately a 15% savings if you choose to pay for your services with this method of payment. In order to qualify for this discounted payment option, you would have to agree to the following:

1. All services are paid THE SAME DAY they are provided (at the discounted rate).
2. You would submit to your insurance company the paperwork for the services provided at our office. We would not do this on your behalf.
3. Your insurance company will reimburse you at a later date for the services performed at our office.

When could this payment option benefit me?

The Doctors at DiSalvatore Chiropractic are participating providers with SOME insurance companies, but not all. As an example: It has been our experience recently that insurance companies we don't participate with are sending checks to patients for services provided at this office and NOT paid for by the patient at the time of service. This new method of handling payments by the insurance company for a non-participating provider often leads to confusion since the patient doesn't know whether the check is for payment for the services rendered by the doctor or a refund due to the patient. Choosing the TOS option, as an example will help avoid this type of confusion in the future.

I have read the above and understand my options for payment of services rendered at DiSalvatore Chiropractic. Please initial option 1 or 2 below.

Self-Pay

_____ 1. I choose to take the TOS discount. I understand that I will pay for the services at the time of service and I will be responsible for sending the claim in to the insurance company in order to be reimbursed.

Insurance

_____ 2. I choose not to take the time of service discount. I understand that DiSalvatore Chiropractic will bill my insurance and I will be responsible for any outstanding amounts applicable after any insurance payments or balances applied toward my deductible/copyay.

Name

Revised 4-11 jv

Date