

PATIENTS WITHOUT INSURANCE

We request that the fees for the services of that day be paid at the time of services. We are happy to accept your Cash, Checks or Credit Card.

GROUP or INDIVIDUAL INSURANCE

When possible, we will call to verify benefits on your insurance. However, the benefits quoted to us by your insurance company are not a guarantee of payment. Payment will be due by you at the time of service for any non-covered services, deductibles or co-pays.

"ON THE JOB" INJURY (Worker's Compensation)

If you are injured on the job, your care should be paid for under your employer's Worker's Compensation insurance. You will need to inform your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or if you suspend or terminate care, any fees and services are due immediately.

PERSONAL INJURY or AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our office immediately if an attorney is representing you. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

MEDICARE

We do accept assignment from Medicare. They usually send the check directly to our office. The service that Medicare usually will cover for Chiropractors is ONLY manual spinal manipulation. Medicare pays 80 % of their allowable fee once the deductible has been met. You are required to pay the deductible and remaining 20% as well as any non-Covered services. Our office completes and files the forms for Medicare at no charge

SECONDARY INSURANCE

Please inform us of any secondary insurance you may have. We will assist you if you need help in filing.

MANAGED CARE PLANS

The doctor does participate in a number of HMOs. The HMOs for the most part do require a referral from your primary physician (MD or DO). The HMO may require you to pay a co-payment at the time of service and may have limitation on the number of treatments they allow.

Dr. Anton J. Rittling

Chiropractic Physician Acupuncture

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The Chiropractic office FINANCIAL POLICY

I have read and understand the payment policy of this office. I understand the my insurance is an arrangement between myself and my insurance company. I request that this office prepare the standard insurance forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by the doctor that fees will be due and payable immediately.

Date

Patient's Signature (or Guardian if a Minor)

Witness