

Better Health, DC, MD. Financial Policy

The following outlines our financial policies regarding charges during your care at our office. Just as we want you to understand your care, we also want you to be informed and actively involved in financial matters. Insurance and billing for services can be very confusing, so please read the following information carefully.

Our office is contracted with the following insurance companies:

Medical

UHC, First Health, Coventry
Aetna, BCBS, PHCS
Cigna, Great West
Medicare, Tricare, PacifiCare
Cofinity, Humana
Rocky Mountain Health

Chiropractic

United Healthcare
Aetna,
Cigna, PHCS
Medicare
Denver Health
Great West

If you are planning to use these or other insurance companies to help with your payments in our office, please read the following, if not, you may skip to the cash patient section.

HMO's, PPO's, and Referrals: If your insurance coverage is through an HMO or PPO plan you need to be aware of the requirements of your plan. In order to be sure that you receive maximum coverage, you must be sure that each doctor you see is part of your insurance company's network. You may need an insurance referral from your primary care physician in order to get coverage for your care in our office, it may be better to make our doctors your PCP, at least for the period of treatment. In addition, if one of the providers in our office suggest that you see another doctor outside our practice, you will need to make sure that the physician is a part of your insurance network and that the proper referral is obtained.

We rely on the active involvement and awareness of our patients to help us in meeting all the insurance requirements necessary for proper reimbursement. **Ultimately, it is the patient who is responsible for all charges even if requirements for referrals or precertifications are not met. If your plan has a deductible, percentage, or copay that is due, we must collect this from you at the time of service. We do not send out bills for this portion of your account.**

If you have healthcare insurance other than those we bill that provides chiropractic or medical benefits, you will become a cash patient in our office. We will be happy to provide you with a superbill that you may send to your insurance company for reimbursement, it usually takes 3 weeks.

Cash Patients: Ask about our Wellness – Care Plans

All payments are due at the time of service. We do not send bills for Cash accounts. We do accept Cash, Checks, Visa, MasterCard and Discover.

I have thoroughly read, understand, and agree to the financial policies stated above.

Signature: _____ **Date:** _____