

Whole Life Center for Health, Ltd.

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Financial Form

Here at Whole Life Center for Health, we care about your health and want you to enjoy what chiropractic care has to offer. We welcome you to our practice!

We accept most forms of insurance, and we will bill them directly for you. We are providers for BC/BS. There are many different insurance plans and coverage varies significantly between them. We will do our best to find out the details of your coverage. Please understand that ultimately, your insurance plan is a contract between you and your insurance company. You are responsible for your insurance and what they will or will not cover. To help you understand how our office works and the financial responsibilities you may incur, we have broken down some of the more common answers to frequently asked questions regarding insurance from our patients as it pertains to treatment at our office.

Deductible- a specific amount your insurance dictates that you will have to pay before they will pay for any services. They also dictate what can be applied toward that deductible.

Co-Pay- an amount set by your insurance company that you must pay for a particular service.

Co-Insurance- a percentage that your insurance requires you to pay, while the insurance company pays the remainder. Co-insurance applies after a deductible has been reached.

Pre-Authorization- when an insurance company decides what they feel is medically necessary before your treatment begins. If the insurance company does not give approval, the services will not be covered.

Calendar Year vs. Policy Year- Insurance plans can run on a calendar year from January-December, or for a particular policy year (such as June-May.) Policy changes in your insurance, deductible, co-pays, co-insurance, or visit limits will be set according to this schedule.

Chiropractic Visits (Spinal Manipulation) / Therapy Visits (Physical Therapy)- Chiropractic typically consists of spinal adjustments, and various types of soft-tissue therapies (considered physical therapy by insurance) being performed in conjunction during a typical office visit. Insurance plans differ greatly from one plan to the next, and may have a specific number of spinal manipulation and/or therapy visits that they will cover per year. Most chiropractic offices, including ours, will often utilize these therapies as well as spinal manipulation adjustments during a typical office visit, depending on the treatment that is needed. The "therapy/physical therapy" visits would also be used when going to see a physical, occupational, or speech therapist.

Most healthcare providers, including this office, typically bill to many different insurance companies which all have varying amounts that they will pay. As a result, a standard billing charge will be billed, and will then be adjusted by the insurance company to the amount that they will approve for a particular service. Our office policy is to collect payment at time of service, and we will do our best to let you know your estimated costs. This is a breakdown based on typical coverage amounts for which you may be responsible:

Initial visit: \$195-225 (examination and treatment) \$30 (thermography/SMEG scan- not covered by insurance)

Regular office visits: \$55-\$65 estimated typical insurance approved amount.

I (print name) _____ understand that I am responsible for payment of the services rendered at Whole Life Center for Health. I also understand that the estimated above amounts may vary depending on my insurance coverage and that I am responsible for payment of services.

Patient Signature

Date