

# York Chiropractic Clinic

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## Office & Financial Policies

1. **Know your own Insurance Plan Benefits**
  - a. As a **courtesy to you**, our office verifies information prior to your visit whenever possible
  - b. Be aware the insurance company states the **"the quote of benefits given is not a guarantee of payment."**
  - c. **We cannot be held responsible** for any misinformation we are given by your insurance.
  - d. **It is ultimately your responsibility to know your own benefits and to pay the balances as indicated by your insurance company.**
2. **Insurance Claim Filing and Payment**
  - a. **Our office files your insurance claims as a courtesy.**
  - b. If payment from an insurance company is withheld for **any reason**, payment in full will be expected from the insured within 21 days of the first statement and/or 60 days of the service date.
  - c. **Assignment is accepted on Medicare Part B Claims.**

This means that Medicare participants are responsible for:

    - Your \$150 deductible.
    - The balance of the 20% co-insurance after Medicare pays 80% of their allowed amount.
    - Any non-covered services (Medicare doesn't cover any exams, therapy or massage in a chiropractic office)
3. **Account Balances**
  - a. **Co-payments, previously determined non-covered services or services rendered to a non-insured patient are expected at the time services are rendered.**
  - b. We accept Visa, MasterCard, Cash or local check. **A fee of \$35.00 will be assessed for any returned checks.**
  - c. **For those patients with deductibles of \$200 or more**, we ask for a down payment toward your expected balance.
  - d. **Statements are generally mailed from our office on a monthly basis and payment is expected upon receipt.** Your account will be considered PAST DUE after 21 days of the first statement and/or 45 days of the service date and DELINQUENT after 60 days.
  - e. **Patient account balances that are 90 days past due from the date of service will automatically be forwarded to our collections agency.**

## Missed Appointment Policy

We value your time and we want your chiropractic experience to be positive and helpful in all ways. Chiropractic and massage are most effective when kept consistently. It is our pledge to meet with you for your appointment in as timely a manner as is possible and we expect for you to make all reasonable efforts to attend your appointment and to be on time.

### Cancellation of an Appointment:

When you schedule your appointment, you have reserved this time in our schedule and we have placed it aside to meet with you. If you must cancel or change your appointment, we require that you contact our office at 1-630-834-8536 **at least an hour in advance.**

### Late Cancellations and No show Policy:

York Chiropractic Clinic will charge for each appointment that is missed without adequate notice ("no show".) A no show is an appointment that is:

- Missed without notice
- Missed with less than an hour notice
- Missed due to arriving 15 minutes or more beyond the scheduled appointment time.

**If you do not keep your appointment and have not called to cancel or reschedule within the allotted time limits, you will be charge a fee of \$30 dollars.** The only exception to this policy are appointments missed due to the last minute illness or emergencies.

**You will be billed directly for missed appointments. Payment for missed appointments is due on or before your next scheduled appointment. If you have not paid in advance, you should be prepared to pay the outstanding balance at the time you check in for your next appointment.**

Thank you for taking time to review our missed appointment policies. We hope making these policies clear will eliminate any possible misunderstanding. By signing below, you are indicating that you have read, understood and agree to these conditions.

**Patient Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_