



## Financial Policy

Thank you for choosing Sycamore Chiropractic and Nutrition, LLC. We are committed to providing the best care possible. This goal is best achieved by letting you know in advance of our financial policy, which is an agreement between the doctors of the practice and the patient. Your clear understanding of the financial policy agreement is important to our professional relationship. Please read this carefully and if you have questions please do not hesitate to ask a member of our team. We require a signature to document that you have read and understand these policies.

### INSURANCE

- We must emphasize that as providers, our relationship is with you, not your insurance company. While the filing of insurance claims is a courtesy that we extend to our patients, all charges are strictly your responsibility from the DATE SERVICES ARE RENDERED. Therefore, it is necessary for you to know the benefits your insurance plan provides for you.
- A current insurance card must be presented at check in for every visit. If the insurance company that you designate is incorrect, you will be responsible for payment.
- We will not bill another insurance carrier supplied later if it is past the timely filing period for that insurance company. If you are insured by more than one insurance company, our office needs to have all insurance policies on file.
- According to your insurance plan, you are responsible for all co-payments, deductibles, and coinsurances. When we verify that your deductible has not been met, we will collect up to our contracted rate with your insurance company at the time of service. Any amount due after your insurance company processes the claim and notifies Sycamore Chiropractic and Nutrition, LLC will be billed directly to you.
- Co-Payments are due at time of service. Co-payments are a contractual obligation between you and your insurance company. If multiple family members are being seen, they will have a separate charge and co-payment collected as required by insurance.
- If your insurance company does not cover a service, the amount must be paid in full within 30 days of denial from the insurance company. If not insured, Sycamore Chiropractic and Nutrition will allow you to pay out of pocket at a discounted rate. That amount is due at the time of service.
- Insurance plans vary considerably, and we cannot predict or guarantee what part of our services will or will not be covered. It is your responsibility to understand your benefit plan, including needs for referrals or authorization for specialty care, lab tests and other services that may be required. Please note physicians follow accepted national guidelines when determining your charges. They must code based upon what services were provided and cannot consider health plan benefits.

### BILLING

- We will provide you with an itemized statement each month when there is a balance due. We accept cash, checks, MasterCard, Visa, Discover, American Express and Apple Pay.

- We will charge your account a \$35 non-sufficient funds charge if your check is returned to us for insufficient funds.
- We appreciate the difficulties involved in divorce and court orders. Sycamore Chiropractic and Nutrition will not participate in disputes between custodial and noncustodial parents regarding our patients who are minors. We will refer to the responsible party as the person who signs the financial policy, for reimbursement of any amounts due.
- Balances are due within 30 days of the first statement unless prior arrangements have been made with the billing department. Please call if you have questions about your bill. Most problems can be settled quickly and easily, and your call will prevent any misunderstandings.
- Staff will be collecting payments at check in on all accounts with balances that are more than 30 days past due. If you are having difficulty paying your bill, please discuss the situation with one of the members of our team.
- Should your account remain outstanding more than 90 days, a final letter will be issued. Balances not paid in full within the 10 days of the date on the final request letter may be forwarded to an outside collection agency.
- **Past Due Accounts:** If your account becomes past due, we will take the necessary steps to collect that debt. We will make every attempt to set up payment arrangements with families that are going through a financial hardship. If we must refer your account to a collection agency, you may be charged additionally for any collection agency costs incurred. If we must refer collection of the account to an attorney, you may be charged additionally for any attorney fees we incur, including court costs. Please note that if your account is referred to a collection agency or an attorney for collection, the physicians of Sycamore Chiropractic and Nutrition may no longer be able to provide care for you and/or your family. In this case the guarantor of the account will be notified by certified mail and will be given adequate time (30 days) to find a new provider.

## **MISSED APPOINTMENTS**

- Please notify us as soon as possible if you need to cancel an appointment as someone else may want the time slot reserved for you. **A charge will be billed to your account for missed appointments not cancelled 24 hours in advance.** The charge will be based on the type of appointment and the amount of time allotted for the appointment, **and could be as much as \$160.00**, and will be charged per patient scheduled. We will attempt to notify you of an appointment within 24 hours of your scheduled visit, but ultimately, it is your responsibility to call us to cancel if you cannot keep your scheduled time. Should missed appointments become habitual, the physicians at Sycamore Chiropractic and Nutrition may choose to no longer care for you and/or your family. In that case, the guarantor of the account will be notified by certified mail and will be given adequate time (30 days) to find a new provider.

## **OTHER**

- **Forms and letters:** We are happy to fill out any necessary forms required by outside entities. Please contact the office for instructions or feel free to drop the form(s) off to one of our team members at the office. There will be a \$30.00 charge for forms filled out, payable at the time the form is picked up. We ask that you allow 48 hours for the completion of all forms that are presented to Sycamore Chiropractic and Nutrition, LLC.
- **Records:** The charge for record transfer will be made per child in accordance with State of Ohio Records. Please ask at the time you request your records. There is no charge for records faxed to specialists. **All account balances will be collected before records are transferred.**
- **Functional Medicine Patients:** The fee for a one-hour new-patient appointment is \$350.00, to be paid at the time of scheduling the appointment. The new patient appointment may be rescheduled one time at no cost. If you choose to cancel your appointment and not seek services, \$100.00 is non-refundable.

## **FINANCIAL AGREEMENT**

We appreciate your compliance with these policies. We strive to provide excellent, cost effective care in an ever-changing health care environment. We are happy to discuss any questions you have about these policies.

The undersigned agrees with the terms and conditions listed in the financial policy. By refusing to sign this financial policy, I agree to pay in full at the time of service. I certify that the information I have given to Sycamore Chiropractic and Nutrition, LLC is accurate. I hereby authorize Sycamore Chiropractic and Nutrition to furnish my insurance company all they may request concerning the patient's present illness or injury. I hereby assign to Sycamore Chiropractic and Nutrition all benefits for service rendered.

**I have read and understand the Financial Policy from Sycamore Chiropractic and Nutrition. I agree to adhere to the above written policies, and all questions have been answered.**

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**Patient Name (Please Print)**

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**Patient Signature**

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**Date**