

## The Montpelier Chiropractic Center Financial Policy

We have a unique billing system at the Montpelier Chiropractic Center (MCC) and it is important that you understand your options. Please read this carefully and feel free to ask questions about our policies.

**If you carry ANTHEM BLUE CROSS/BLUE SHIELD, MEDICAL MUTUAL OF OHIO, FRONTPATH OR AETNA:** We are participating providers with your insurance. We accept the “Usual and Customary” fees determined by your plan and will file your insurance claim with your carrier. We ask that you pay all co-pays and deductible at the time of service.

**If you are covered by MEDICARE:** We are a participating provider and will happily file your claim. Medicare will cover the “spinal adjustment” fee (if deemed medically necessary), but you are responsible for any additional charges (i.e. examination fees, therapy fees). You must first meet a deductible (\$183) before Medicare will pay for services. **Medicare Advantage plans (i.e. Humana, Aetna, Anthem)** may differ – please speak to the office staff concerning your chiropractic coverage.

**If you have been injured at work (WORKER’S COMPENSATION):** Worker’s Compensation will be taken on a case-by-case basis. If the doctor feels it is a manageable claim, we will do our best to collect from BWC. Complicated cases may be referred out.

**If you have been injured in an AUTO ACCIDENT:** Please inform Dr. Schlade or the office staff immediately. We will only file through the patient’s own automobile insurance, which must be presented at the first visit. If you do not agree with this policy, please discuss it with us immediately.

**All other patients:** We will happily file your insurance claim on your behalf, but we require that you pay for services at the time they are rendered. For patients that do not have insurance or choose not to use it, a time of service discount is available when payment is made by cash, check or credit card. If you are unable to pay due to financial reasons, please speak to our staff about using **Care Credit** as a financing option.

**We do not accept or participate in Ohio Medicaid managed care plans.**

***I have read and understand the payment policy of The Montpelier Chiropractic Center (MCC). I understand that my insurance is an arrangement between my insurance company and myself, NOT between MCC and my insurance company.***

---

Patient’s Signature (or guardian, if patient is a minor)

Date