

Financial Agreement

Let's clarify the financial aspects of your care so we can direct all of our attention to helping you get well. Below is a list of visits most patients come to and the MOST COMMON services. We will individualize what your care will be at each stage

MEDICARE – Medicare **DOES NOT pay** for the required chiropractic **Exam, x-rays, or any therapy.**
Medicare usually pays for the chiropractic Adjustment.

First Visit

On your first visit, you'll meet the doctor to discuss your current health situation and to see if you're a good candidate for chiropractic care. If we accept you as a patient, we'll conduct a thorough examination. This helps us identify the likely cause(s) of your problem. Associated fees may include:

- ▶ Initial Physical, Orthopedic, and Neurological exam \$85
- ▶ Necessary X-ray views of the spine \$70-215 (usually averages \$140)
- ▶ Physical therapy (Muscle work \$10, Mobilizing Chair \$5), Training \$10 (each)
- ▶ Home care supplies \$15-60 (not common)

Further Testing Visits or Tests (not common, initially, except w/ **systemic neurological/behavioral**)

Based on your History and Initial Exam Findings, we may recommend other evaluations. Any test or referral is possible, but it will be explained. Our customary fees for this visit include:

- ▶ Follow-up Comprehensive Neurological exam \$65 **additional**
(This is usually needed when you have undiagnosed (or incompletely diagnosed) nerve disorder.)
This is not common and will usually be scheduled for another day.
- ▶ Laboratory Fees? (You usu. pay the lab for the test and blood draw. With some lab companies, we will collect this fee to save you extra lab billing fees.)
- ▶ Laboratory Result Interpretation \$20-\$55 for basic interpretation and recommendations
- ▶ Extensive Nutritional Consultation & Recommendations \$200 per ½ hour, \$400 per hour
– often needed **Initially, After Lab Testing, & at 2-4 month intervals** in Autism, ADHD, M.S., etc.

Second Visit

At your Report of Findings, we will tell you what we found, what we can do to help, how long it may take and how much it will cost. We'll also review other courses of action and offer you choices. Our customary fees for this visit include:

- ▶ Report of findings \$0.00
- ▶ Spinal adjustment(s) \$50
- ▶ Physical therapy (Muscle work \$10, Mobilizing Chair \$5), Training \$10 (each)

Regular Visit

Your care consists of a series of specific adjustments to add motion to spinal segments that are not moving correctly and restore nervous system integrity. Retraining the spine takes time. Each visit builds on the ones before. Some patients see rapid progress and others find their recovery slower.

- ▶ Spinal adjustment(s) \$50
- ▶ Physical therapy (Muscle work \$10, Mobilizing Chair \$5), Training \$10 (each)

Progress Examination

We'll monitor your progress with periodic exams every 1 month to 9-12 visits. These findings help document your recovery. We may modify your visits based on these results.

- ▶ Re-examination \$65
- ▶ Progress report (to be given on the following visit) \$0.00
- ▶ There will be no adjustment on these visits

Third Parties (Insurance) (This is anybody involved in payment other than the Dr's office or patient/family.)

If you have health insurance, an HMO, depend on Medicare, were injured on the job, in an automobile accident or some other personal injury, you may have other options. The patient receiving our care pays our fees.

This helps avoid disputes or being pressured into compromising your care by a third party. We'll supply the documents you'll need to get reimbursed from any involved third party. At this time, we still **do bill your insurance for you, in most cases.** (We supply your insurance company with the billing information for your treatment.) So far, this service is worth the extra cost of staff hours/supplies to our patients.

The insurance will send you the checks, usually. (Medicare sends us the checks.) Because you pay premiums to your insurance, they are more agreeable about paying you, their client, than they are about paying us.

Credit Limit

We are not a bank, but we will extend a credit limit of \$300.00. Outstanding balances greater than this figure must be resolved to continue receiving chiropractic care.

Individual Consideration Contract

If there is financial hardship associated with receiving care in our office, payment will be handled in the following manner:

Billing

We rarely bill our patients. This prevents having to charge you the extra cost of staff hours/supplies. **You simply pay at the time of services** or as otherwise agreed upon, in writing.

Outstanding balances not being paid as agreed upon between you and our office will be often be billed monthly and considered past due 10 days after the invoice date. We will pass along the fee of \$6 our bank charges us for any returned checks. Balances beyond 30 days will be assessed an additional fee of \$50.00 plus any legal or collection fees.

Agreement

This is the entire agreement between Central Valley Chiropractic, Dr. Jay Hobbs, and the patient below. I have read this agreement, understand what it means, and agree to abide by its provisions. I received a copy of it when I signed it below.

Page 3 of this agreement is only the signature page of the **Financial Agreement**. You may keep the first 2 pages for your reference.

Agreement

This is the **SIGNATURE PAGE** for the entire **Financial Agreement** between Central Valley Chiropractic, Dr. Jay Hobbs, and the patient below. I have read this agreement, understand what it means, and agree to abide by its provisions. I received a copy of it when I signed it below.

Patient or responsible party

Printed Name

Signature

Date