

Sample Condition Report Templates

****The following templates are for example purposes only. Reimbursement policies and laws vary by region and carrier, so please consult with a billing expert before establishing and relaying any financial policies.***

Financial - Private Health Insurance

Our office has confirmed your chiropractic benefits with your insurance company. According to your insurance carrier, the following is a summary of quoted benefits, although not a guarantee.

- Your yearly deductible is \$X, of which approximately \$Y remains before your benefits apply.
- When your deductible is fully met, your expected copay for each routine chiropractic visit will be approximately \$Z.
- Your insurance plan limits your yearly chiropractic visits to A.
- All co-payments, deductibles, and co-insurance amounts are due at the time of each service. Note: For covered services, please wait for processing by the insurance carrier before paying your portion of co-insurance.
- If for any reason the insurance company denies payment or fails to pay as much as anticipated, you will be responsible for the unpaid amount, except for PPO reductions.

If you have any further questions regarding our office financial policy, please contact our insurance representative.

Financial - Workers Compensation

When worker's compensation insurance applies, it generally pays 100% of the charges. Healthcare bills are typically submitted and paid as they are incurred. If for any reason the insurance company denies payment or fails to pay as much as anticipated, you will be responsible for the unpaid amount.

If you have any further questions regarding our office financial policy, please contact our insurance representative.

Financial - Auto Accident Med Pay

When automobile insurance Med Pay applies, medical bills are generally paid as they are incurred. If med pay amounts are exhausted, we can submit claims to a health insurance payer or directly to you. We are willing to wait 90 days for an insurance company to pay or settle, but we require an irrevocable lien or a

guarantee of payment from the insurance company. If for any reason the med pay insurance company denies payment or fails to pay as much as anticipated, you will be responsible for the unpaid amount.

If you have any further questions regarding our office financial policy, please contact our insurance representative.

Financial - Personal Injury

When personal injury or liability insurance applies, it generally pays 100% of the bill when settlement is reached. We are willing to wait a reasonable amount of time for the insurance company to pay or settle, but we require an irrevocable lien or a guarantee of payment from the insurance company. Otherwise, one of our other payment options must be utilized. If for any reason the insurance company denies payment or fails to pay as much as anticipated, you are responsible for the unpaid amount.

If you have any further questions regarding our office financial policy, please contact our insurance representative.

Financial – Time of Service

Patients who do not plan to use insurance benefits are required to pay at the time of service. Charges are determined by the services provided on each visit and may vary from visit to visit. The anticipated cost of each typical office visit will be \$x.

If you have any further questions regarding our office financial policy, please contact our insurance representative.