

Payment Policy

Full Payment of all charges is required at the time of service. We accept payment by cash, check or Visa/Mastercard. Checks returned for insufficient funds will incur a \$10 fee.

Insurance Coverage:

Insurance: You are responsible to know your coverage; we are contracted providers for many insurance companies and therefore you would usually be responsible for just your co-pay or co-insurance. We will file the appropriate forms for office visits with your insurance as your policy allows. You are responsible for any supplements or supplies purchased in the office as many policies do not cover these.

Our massage therapists **are not** contracted with any insurance company, so we do require the full amount of the massage due at the time of service. If you have seen a chiropractor **in our office** within the last six months before the massage, we can bill the insurance company for reimbursement on the massage, but the full amount is still required at the time of service. Once reimbursement comes in, if any, we can leave that credit on your account for future visits, or write you a check for that amount.

Timing and submission: Once the bills are submitted to your insurance it may take 30 to 90 days for the insurance to respond. When we receive a response from your insurance company, we will send you an itemized bill only if any additional amounts are due.

Deductible: Depending on your policy you may have a deductible that must be met prior to your insurance company paying for services; these deductibles are usually reset every January 1st. If you have a deductible, you are responsible for the full amount of the visit.

Cancellation charge: For visits cancelled with less than 24 hours notice, there is a \$30 cancellation fee, barring any emergencies or illness. **Insurance does not cover this charge—this fee is your responsibility.**