
Financial Policy

Welcome to Performance Health Medical & Rehab/Joyce Family Chiropractic & Wellness/Little Miracles Fertility & 3D Ultrasound. We are pleased to have you as our patient. Our Medically Integrated Office is dedicated to providing quality, accessible, and cost effective health care services to our patients and we strive to make every visit a positive experience. This information was designed to provide our patients with a detailed explanation of our financial policies. We realize this information may not always address your specific situation and encourage you to speak with a member of our Patient Accounts Staff whenever you have any questions or concerns regarding your account.

Registration

The registration process is a vital link in your visit to Medically Integrated Office. Information gathered provides us with contact information as well as ensures your claims will be filed to the correct insurance company.

Upon arrival at any Medically Integrated Office site, you will be asked for basic information.

- *Current patient information: name, address, telephone number, employer, and emergency contact.*
- *Current insurance card.*
- *Driver's License or State ID*

Please arrive at least ten minutes prior to your appointment time. Having information readily available will assist us in making the check-in process easier for you. Information obtained in the registration process is kept in your confidential medical record.

You will be asked to make co-payments at the Registration Desk at the time of service. For your convenience, we can also handle your payments on your account at the Registration Desk. We accept cash, check, debit cards and major credit cards (MasterCard, Visa, Discover & American Express).

Co-payments

Co-payments will be collected at the time of your visit. Please check with your insurance company for the requirements and provisions of your policy to determine the dollar amount of your co-payment prior to your appointment.

Families Divided by Divorce

We at Medically Integrated Office understand that these situations require special handling. All efforts will be made to comply with your instructions regarding the billing. However, with the numerous problems that arise in divorce cases, the clinic can not act as administrator to resolve financial arrangements. The parent with whom minor children live with will be considered the responsible party and will receive all billing statements and correspondence. Both parents are legally responsible for the account balance.

Dependents

For your convenience, our statements show current account information for any family member who has used Medically Integrated Office. Once a patient becomes eighteen, an account will be established in his or her name.

NSF Checks

There will be a \$20.00 charge for all returned checks.

Liabilities

Medically Integrated Office does not protect third party liability charges. It is the obligation of the responsible party

to settle any outstanding liability charges. Medically Integrated Office can not act as administrator to resolve financial arrangements. The balance for services rendered is considered due in full at the time of the services.

Participation with Insurance Companies

Medically Integrated Office reserves the right to determine which insurance companies or programs we participate with on an annual basis.

General Insurance Policy

As a convenience to you, our Insurance Staff will file a claim on your behalf provided we have your current insurance policy information available. However, it is impossible for our staff to determine your coverage and payment levels, since each insurance company offers many options as part of their health care coverage package.

Our staff cannot guarantee that your insurance carrier will pay all or even part of your claim. Your insurance policy is a contract between you and your insurance carrier. Ultimately, the patient is responsible for their Medically Integrated Office charges. Patients should resolve disputed coverage issues directly with their insurer or employer. It is the patient's responsibility to know the details of their insurance contract and if Medically Integrated Office is a network provider for their particular plan.

When your insurance company processes your claim they will provide you with an Explanation of Benefits (EOB). This EOB will explain what the insurance company has agreed to pay. Most insurance companies agree to pay only a percentage of the charges with the remaining balance being the responsibility of the patient. The EOB may use the term "Usual, Customary and Reasonable" (UCR). Insurance companies develop UCRs independently of one another. Medically Integrated Office maintains only one fee schedule and it is developed independently of the insurance company UCRs. Therefore, because of policy deductibles, co-payments, non-covered services and UCRs, you may have a balance due after insurance pays. No UCR adjustments will be honored unless the clinic has a signed contract in effect with that specific insurance carrier.

Medicare Policy

Federal law requires all physicians to file claims to Medicare.

Medically Integrated Office accepts Medicare assignment. This means we agree to accept Medicare's allowance on services provided to you. You will still be responsible for your annual deductible, the co-payment, and any non-covered services specified by Medicare.

If you carry a supplemental plan to Medicare, please be sure we have your policy information so that a claim can be filed for you.

General Credit Policies

All accounts are payable upon receipt of your first statement. Credit is extended as a courtesy, and arrangements will be based on demonstrated needs.

If you are not covered by a medical insurance plan payment is expected at the time services are provided.

If you are from outside the Tri-State area you will be required to pay for your services prior to being seen regardless of your insurance status/coverage. Payment in full or the amount not covered by your insurance carrier may be required prior to receiving care if you have a present/previous clinic account turned over to a collection agency, you currently have an overdue balance, or if you have a recent bankruptcy case.

Any account that has had a minimum of three balances turned over to a collection agency will be reviewed for a Credit Withdrawal of Care. Upon receipt of payment in full on those balances the Credit Withdrawal of Care may be rescinded.

Hardship

Patients who are having financial difficulties may qualify for a reduction in a repayment plan or a financial adjustment on their account. They will be required to complete a financial form and include the necessary information to process their application.

Missed Appointments

We reserve the right to charge for missed appointments and for cancelled appointments if the cancellation is not made 24 hours prior the time of the scheduled appointment. These charges will be your responsibility and will be billed directly to you. Please help us serve you better by keeping your scheduled appointment or by cancelling prior to the day of the scheduled visit.

- Knee Injections \$100
- Trigger Point Injections \$50
- Chiropractic \$40
- Physical Therapy \$50
- 30 Min Massage - \$25
- 60 Min Massage - \$50
- Functional Medicine/Fertility/Endocrinology - \$150

Questions Regarding Your Account

If you have questions regarding your account please contact our Patient Accounts Staff at the following telephone numbers:

Billing questions:

Customer Service Staff,

773-429-8912

Credit Card Payments:

We accept debit cards and credit cards (MasterCard, Visa, Discover & American Express) 773-429-8912

Thank you for your cooperation in helping us serve you with the highest quality, accessible and cost effective health care services.

VERIFICATION:	
<input type="checkbox"/>	Patient Acknowledges Receipt of Financial Policy
<input type="checkbox"/>	Patient Refused Acknowledgement of Receipt of Financial Policy for the following reason(s):

Patient Signature	Date

Review Date: January 2018