

## HANCOCK HEALTHCARE FINANCIAL POLICY

### CASH

**WE DO NOT BILL.** Payment is due at the time of service. This allows us to control costs, which translates to savings for everyone. We accept cash, check, debit, Visa, MasterCard and Care Credit. Balances over 30 days past due will be subject to an additional collection fee.

### MAJOR MEDICAL INSURANCE

If you carry major medical insurance that covers chiropractic care, please inform us and present the insurance card at your first visit. You will pay Dr. Hancock directly for all charges incurred in the clinic. Upon request, we will provide you with a complete statement to send to your insurance company for applicable reimbursement. All payments made by your insurance company will be directed to the patient/insured and not to this clinic. We are not part of any insurance group plans, so are considered an "out of network" provider.

### WORK RELATED INSURANCE

If your health problem is a result of an industrial or work related injury, **please report this to your employer immediately** and get the name and address of your employer's insurance carrier. We must receive authorization from your employer that the accident has been reported, prior to your examination and treatment. We will process all bills and there is no out of pocket expense to the patient on authorized work-related injuries. **Coverage is 100%**. Any payments made by the patient prior to verification are reimbursed once our office has received the initial payment from the insurance carrier.

### PERSONAL INJURY-AUTO ACCIDENT

If you were involved in an auto accident or were injured in some other manner that your insurance covers at 100%, we will accept your insurance with the following stipulations:

1. You must inform this office of the accident before any services are rendered. Bring the police accident report with you if there is one.
2. You must provide all information necessary for billing the insurance carrier(s). Benefits must be assigned to this office and a formal lien is also required to notify all parties of our interest in the case. An attorney lien is required if you choose to use an attorney to assist in the collection of fees.
3. If another party is at fault, we will bill their insurance company, however, if you have med-pay coverage we will bill your insurance company as well. All funds collected in excess of the total bill will be turned over to the patient as stated in Arizona Law.
4. We reserve the right to charge a 10% annual interest fee on all overdue balances.
5. **Keep in mind that the patient is ultimately responsible for all fees, even if insurance arrangements are made.**

### MEDICARE

Medicare will cover 80% of the cost of the chiropractic adjustment if they find it is medically necessary. If you have Medicare part A&B coverage, we will submit all bills to Medicare for you. Dr. Hancock is a non-participating provider, and therefore, can choose to accept or not accept assignment. Currently, Dr. Hancock is accepting assignment on all new Medicare claims. Patients without supplemental insurance will be required to pay the 20% co-pay amount, deductible and non-covered services only. Patients with supplemental insurance that covers the 20% co-pay and deductible will be required to only pay for non-covered services rendered. Dr. Hancock does not accept assignment on any Medicare replacement insurance such as Humana.

I have read this financial policy and understand that I am ultimately responsible for all fees incurred except for authorized work related injury fees, and Medicare-covered assigned fees.

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PATIENT SIGNATURE

DATE rev 1-1-16