

McCarter Chiropractic Health Center
FINANCIAL POLICY

4315 Emerson Avenue
Parkersburg, WV 26104

Dr. Joseph McCarter
Dr. Heather McCarter

1. **If you don't have insurance:** All payments are expected at the time of service, or by an authorized payment plan. Your personal balance may not exceed \$100 at any time or care may be terminated. Our payment plans make care an affordable part of your family budget.
2. **If you do have insurance:** All deductibles and co-pays are expected at the time of service or by an authorized payment plan. Your co-insurance balance may not exceed \$100 at any time or care may be terminated.

All of our fees are considered usual and customary for our region. These fees are covered by most insurance companies, up to the maximum allowance determined by your carrier. If there is a balance following your insurance coverage, a statement may be billed to you for the remaining balance due. This payment is expected within 30 days of being sent.

If you discontinue care for any reason, other than discharge by the doctor, all balances will be due, in full, immediately following termination of care. If balances are not paid within 60 days, alternative collection procedures will take place.

NOTE: On your second visit, you will meet with our Financial Advisor, Jeannine Ratliffe, in order to go over your insurance coverage and treatment plan. Financial payment plans are available for your budget. Any questions or concerns can be discussed at this time.

All refunds, please allow 90 days to process insurance and provide reimbursement. All financial information is confidential and is held secure under HIPPA Guidelines.

Patient's Printed Name: _____ DOB _____

Signature: _____ Date: _____

Financial Advisor: _____ Date: _____

Front Desk: _____ Date: _____