

## OFFICE POLICIES

We believe that the health and welfare of each individual is always paramount and that a clear definition of our office policies will allow both you and Dr. Lowey to concentrate on the important issue - WHICH IS FOR YOU TO EXPRESS YOUR HIGHEST LEVELS OF PHYSICAL, MENTAL AND SOCIAL WELL-BEING. We take pride in accepting only cases we feel we can help. We expect the following items from you:

### APPOINTMENT POLICY

Multiple appointments may be given for your convenience, to minimize waiting and to facilitate the incorporation of these appointments into your daily routine. Dr. Lowey will determine the optimal frequency of weekly adjustments to meet your health objectives. If you cannot make an appointment please call and reschedule it. It is your responsibility to call us if you cannot make an appointment. The first time an appointment is missed without calling us you will get a call from the Chiropractic Assistant to reschedule, the second time it happens you must speak with Dr. Lowey to reschedule, the third time you miss an appointment without letting us know in advance your file is closed in this office. If you miss adjustments, you will not receive the results you came in here for. Your participation and commitment are essential. This is for you!

### FINANCIAL POLICY

All fees for services rendered are your responsibility. Payments are due at time of service or at the beginning or end of each week. Balances may not exceed \$150.00 at any time. We accept cash, check, MasterCard, Visa, Discover, and debit cards. If you suspend or terminate your chiropractic care, all outstanding account balances are due immediately. We require that you provide us with a credit card account that we will keep on file. All accounts not paid within 60 days will automatically be put through on your credit card. In addition, some patients prefer we automatically charge this credit card for all services rendered. If you would like us to do this, please let us know.

Office visits are \$43.00. You can purchase a WOW Card for \$360.00, which is good for 12 office visits (\$30 per visit). We also have a payment option called PCD, which reduces the fee for visits to \$15.00 for children under 18 and \$35.00 per adult. You must join PCD to get these rates; otherwise the charge is \$43.00. The only exception to this is for those with Mass Health. Mass Health rate is \$21.00. Once you have completed your initial intensive care program, you may be eligible for the Wellness Program. Office visits for children under 18 are \$21.00 (unless family has joined PCD). A children's WOW card can be purchased for \$204.00, which is good for 12 office visits (\$17 per visit).

If you have insurance that covers chiropractic, we will provide you with an itemized receipt that can be submitted to your insurance company for direct reimbursement. If your deductible has been met we will honor insurance coverage and accept assignment for your first 60 days of treatment. You are responsible for all deductibles, co-payments and non-covered services. You will become responsible for payment of a service date if it is not paid within 6 weeks of the service rendered.

### Blue Cross/Blue Shield

If you have Blue Cross/Blue Shield that covers chiropractic, we are required by our contract with them to file claims throughout your care once verification has been completed. You are still responsible for deductible, co payments and non-covered services. Many of these plans limit the number of visits per year; you are responsible for knowing these limits. Once you have met your visit limit for the year we have several payment options for you to continue your care in an affordable fashion until the New Year starts.

### Tufts Health Plan or Harvard Pilgrim Health Care

If you have Tufts or Harvard Pilgrim that covers chiropractic, we are required by our contract with them to file claims throughout your care once verification has been completed. You are responsible for all deductibles, co-payments, and non-covered services. These plans limit the amount of care they will reimburse in a calendar year (usually 12 visits for Tufts and \$500.00 for Harvard Pilgrim). Once you have reached your plan limit, we have other payment options available until the new year starts.

### Medicare

For Medicare patients, we are a participating provider, which means that you are only required to pay at the time of visit for deductible and non-covered services, other than that we will submit bills to Medicare await reimbursement directly from them (and your secondary insurance if applicable). You will be responsible for payment if Medicare denies the services. In compliance with Federal MAAC regulation, the fee for a spinal manipulation has been set at \$43.00. Spinal manipulation is the only service covered by Medicare, x-rays and examinations are not covered. They will reimburse 12 visits per year but depending on the diagnosis *may* cover up to 36.

### Other Information

We encourage you to ask questions regarding your care should they arise. If you see areas in which we can improve, please let us know. We will be asking you for your suggestions on how we can improve our services.

While we welcome walk-in visits, please note that patients with scheduled appointments will be seen at their appointed time and walk-ins will be fit in around them.

Follow our home care recommendations as Dr. Lowey sees necessary. If you realize that health comes from within, not in a bottle of pills, and that chiropractic removes interference to the healing force - You have got it!

### Informed Consent

We will ask you to sign a form stating that you have been informed of all indications and contraindications to receiving care with Lowey Chiropractic Health Centre and that you have been advised if any other health care is necessary for your condition presently and fully understand your program of care as outlined for subluxation correction. You may discontinue at any time and Lowey Chiropractic will release your records of care as needed and you understand all office policies outlined above and consent to care as discussed.