

# Alaskan Natural Care Clinic

## PATIENT CARE FINANCIAL AGREEMENT

We want you to have a clear understanding of our policy concerning payment and insurance. **Our office accepts cash, and checks only; credit cards are not accepted. *Please call in advance for a financial consultation to get estimated charges so you know what to expect.***

*We will work with you and your insurance company to get as much as your visit covered as possible. **Please call us in advance** so that we can call your insurance company to determine benefits, if any, and determine your co-pays and deductibles. **In some cases we may need to obtain pre-notification of whether your company will cover your condition.***

If your insurance policy does not cover our services, you will need to pay your charges in full on each visit. If you do not have insurance that covers acupuncture, there is a less expensive rate for payment day-of-service.

If you have health insurance that covers one our services:

***Please bear in mind that you are ultimately responsible for payment of your charges in full if your insurance company refuses to pay, even if they told us services were covered. Your contract is between you and your insurance company.***

- If you have insurance that covers our services, we will bill your insurance company directly. We do not provide bills for you to submit to your insurance company with the exception of submission to health care reimbursement accounts (cafeteria plans) or for tax purposes or other personal record-keeping.
- At each visit, you will need to pay the estimated percentage of your charges not covered by your insurance, including co-pays and deductibles. After receiving your Explanation of Benefits (EOB), charges will be adjusted if necessary.
- If we do not receive a payment from your insurance company or if we believe they have processed it incorrectly, we will first attempt to resubmit the bill. We will bill you for any amounts your insurance fails to pay after the first resubmission. Any amount not covered by your insurance must be paid within thirty (30) days of your being billed.
- Any insurance checks you might receive directly must be brought to our office within one week.
- No-show fees or late cancellations cannot be billed to insurance, and must be paid by your next visit, or within 30 days of the missed appointment. Fees will not be charged in cases of death in the family and medical emergencies.
- For Worker's Compensation cases, billing of insurance by our clinic is mandatory. Any amounts not paid by Worker's Comp will not be your responsibility, by law. You will need a referral from a medical provider, and we need to contact your adjustor before your appointment. If you have not informed us that you are being seen for a Worker's Compensation case prior to your first appointment, you will be rescheduled when you show up for your initial appointment.
- For Personal Injury (i.e. auto accident) cases, ***we will only accept cases where we bill insurance companies for you, unless you have already settled your case.*** We will need to check your benefit limits ahead of time, and see if you need a written referral from a medical provider. We will **not** accept you as a payment-day-of service patient, unless you have already settled your case. If you have not informed us that you are being seen for a Personal Injury case prior to your first appointment, you will be rescheduled when you show up for your initial appointment.
- If we are not billing insurance for you, please plan on paying in full on the day of service.

---

Signature

---

Date