

Turning Leaf Chiropractic Office Policies

We would like to take this opportunity to personally thank you for choosing Turning Leaf Chiropractic. Below is a list of our office policies. Please take a moment of your time to review our policies and please do not hesitate to ask any questions. After reviewing the policies below, please initial next to each policy indicating you have read, understand, and will adhere to the written policies.

Financial Policy

Paying for your care at Turning Leaf Chiropractic is easy! Turning Leaf has several ways to make care for you and your family affordable. Turning Leaf Chiropractic works with all insurance companies and will submit claims on your behalf. We also accept debit, HSA and credit cards. We also set up payment options that work within your budget. We require storing a credit card on file for payments. If using a HSA, a secondary credit card will be stored on file. See below for insurance information

Explanation of Insurance Coverage

-It is always your choice to use your insurance benefits. Many practice members choose to bypass insurance because they don't want insurance to dictate how and when they receive the care they want. Below are some terms to understand if you do use insurance in our office. It can be quite confusing at times and every policy is different.

-TLC cannot guarantee how your insurance company will reimburse for your care. Our estimates are based on benefits quoted by your insurance carrier and our provider contract with your insurance carrier. In our experience at TLC, insurance processing can take up to 6 months.

-***Hard Limits:** Some insurance coverage is specific. For example, 20 visits per year, or \$1,000 in chiropractic coverage. This is clear and easy to calculate.

-***Soft Limits:** This has become the most common type of limit for insurance companies for chiropractic care. Soft limits are based on "Episodes of Care" for a certain condition. When your insurance policy has soft limits, these are usually the most restrictive. Regardless of what they may say, they do not cover unlimited chiropractic. Most only cover your acute phase of care (when you are in pain and/or specific functional limitations). We will do our best to help you reach your goals within those insurance parameters.

-***Non-Covered Services:** Many insurance plans consider some services provided as not covered. Our staff can usually tell you which these are in your case. It is your choice on whether you want these services. Consult with your provider.

-***Self-Pay Visits:** Once you have met your insurance company's hard limits or our anticipated soft limits, any remaining visits that you need, will be calculated at our self-pay rates.

Guarantor Information

- The Guarantor of the account is responsible for all account balances not paid for by the patient, or if applicable, the patient's insurance policy.
- Statements are only sent if there is a balance due or upon Patient/Guarantor request. If you would like a statement at any time throughout care, request one at the front desk or please email the request to Billing@myturningleaf.com.
- Turning Leaf Chiropractic will not be responsible for court-mandated liability of financial obligations due to custody disputes. The Guarantor of the account will remain 100% responsible for any balances incurred by the patient, regardless of any outside custodial financial agreements.
- If a credit is on the above patient's account, the refund will be issued directly to the Guarantor of the account.
- The Guarantor has a right to remove responsibility from the account. Request to be removed needs to be received via email to Billing@myturningleaf.com. Removal from responsibility will go into effect upon confirmation of the email request. The Guarantor will be responsible for all balances up to and including the date of email confirmation.
- We offer payment plans and discounts for your care. These will be reviewed with you by our patient advocate in person.
- In providing us with your credit card information, you are giving Turning Leaf Chiropractic (TLC) permission to automatically charge your credit card on file for your services and nutritional supplements.
- As the Guarantor/Card Holder, I have read the Explanation of Insurance Coverage and Estimated Costs
- 6 month and 12 month payment options are run on Fridays. You may choose which week of the month your payments are run. All other payments will be run the day of service.
- If the primary card is an HSA debit card, a secondary card is required for payment options. If the HSA card is declined or has insufficient funds, the secondary card will be used for the remainder.
- If the credit card is declined, TLC will notify you via text message or email. A declined credit card will nullify any available discounts (i.e. PATOS) and account may be subject to fees.

Full statement can be available via email request to Billing@MyTurningLeaf.com