



CHIROPRACTIC Performance Center

Statement and Debt Collection Policy

1. Introduction

This policy outlines the procedures for invoicing and debt collection at Chiropractic Performance Center. It ensures that all patients understand their financial responsibilities and the steps taken by the clinic to recover unpaid debts in a fair and professional manner.

2. Responsibility

Patients are **100%** responsible for understanding their insurance coverage and are responsible for any payment for covered and non-covered services rendered in the clinic.

3. Payment Terms

- **Time of Service Fees:** All fees for services provided by Chiropractic Performance Center are charged and due to the patient at the time (and date) of service.
- **Insurance Claims:** *Patients are 100% responsible for understanding their insurance coverage.* The clinic will assist in submitting claims to the patient's insurance. Due to federal and state laws, the patient is 100% responsible for any unpaid balances, co-pays, deductibles, and uncovered services. *Waving any unpaid balances, co-pays, deductibles, and uncovered services is illegal and considered insurance fraud.*
- **Medical Necessity:** Your insurance company only considers services incurred by you if they are medically necessary. See your insurance contract for the definition of medical necessity.
- **Cash Payments:** Any and all fees incurred by the patient that are not medically necessary or are a non-covered service by your insurance company must be paid at the time a service is rendered.
- **Payment Due Date:** Full payment is expected **UPON RECEIPT** of any invoice unless a payment plan has been arranged.

- **Accepted Payment Methods:** We accept cash, checks, debit cards, and all major credit cards (American Express excluded). HSA and flex spending account cards are also accepted.
 - **Credit Card Information Storage:** To make payment of services and invoices easy for patients, we can store your credit or debit card information in a HIPAA and PCI compliant manner. This allows us to pay for your services and invoices as they incur and/or upon receipt. This also saves us (the clinic) time, energy and staff time on the back end.

3. Invoicing

- **Invoice Issuance:**
 - **Cash services:** Invoices can be provided at the time of service.
 - **Insurance:** Your insurance company legally has 30 days to review a service you received. An invoice will be provided once we receive an Explanation of Benefits (EOB) from your insurance company. Invoices are mailed out on the 15th of the month. Invoices are DUE UPON RECEIPT.
- **Detailed Breakdown:** Patients receive EOBs from your insurance company. Please be diligent to check your mail (and open it!) or your online portal. The EOB includes information of the services provided, costs, insurance payments (if applicable), and any outstanding balance.
- **Payment Plans:** If a patient cannot pay the full amount due, they may request a payment plan with the Billing Manager. Payment plans are approved on a case-by-case basis and must be agreed upon in writing. Failure to adhere to the terms of the payment plan will result in the account returning to standard collection procedures.

4. Late Payments

- **Grace Period:** *Insurance invoices are due upon receipt.* They are sent the 15th of the month. *Payments not received by the 1st of the following month will be considered late.*
- **Payment Reminders:** Patients will receive a 2nd notice the next month if no payment is received and no communication from the patient to arrange a payment plan.

5. Debt Collection Procedures

- **Step 1: Internal Collection Attempts**
 - **First Notice:** Initial billing after visit or receipt of the EOB.
 - **Second Notice:** Friendly reminder that your statement is past due.
 - **Final Notice:** Final notice stating the balance will be going to a Third-Party Collections Service.
- **Step 2: Third-Party Collections**
 - **Referral to Collections:** If the balance is not settled within 10 days from the invoice date, the account will be referred to a third-party collection agency. Once

referred, the patient must direct all communications to the collection agency, and additional fees or charges incurred by this process will apply and be paid by the patient.

- **Step 3: Legal Action**

- **Legal Recourse:** In the event that the collection agency is unable to recover the debt, **Third-Party Collections** reserves the right to pursue legal action. Patients may be liable for legal fees associated with debt recovery.

6. Disputed Charges

- **Dispute Resolution:** If a patient believes there is an error on their invoice, they should contact the clinic's billing department within 10 business days from the date of the latest invoice. The clinic will review the claim and, if necessary, make adjustments to the outstanding balance. While the dispute is being investigated, the patient is still responsible for paying any undisputed portions of the invoice.

7. Financial Hardship

- **Hardship Consideration:** We understand that patients may experience financial hardship. In such cases, patients are encouraged to contact our billing office to discuss possible solutions, including payment plans, fee adjustments, or referrals to financial assistance programs.

“We don't want your late fees; we just want your invoice to be paid on time.”

8. Patient Responsibilities

- **Accurate Information:** Patients are 100% responsible for providing accurate and up-to-date contact information, including mailing address, phone number, and email address, to ensure proper receipt of invoices and payment reminders.
- **Timely Payment:** Patients are responsible for making timely payments as per the terms outlined in this policy.
- **Communication:** If there is any difficulty in paying an invoice, patients must promptly contact us to discuss alternative payment arrangements.

9. Contact Information

For billing inquiries, disputes, or to arrange a payment plan, please contact the clinic. Refer to our website www.ChiroPerformanceCenter.com for contact information and clinic hours.