

**Greenberg Chiropractic** believes in the value of wellness care for you and your family. We maintain a pricing structure that allows care for all budgets. Our office participates in most insurance programs. We also accept auto accident cases. For patients who have little or no chiropractic insurance coverage, flexible payment programs can be arranged. To learn more about our payment options for chiropractic and wellness care, you can call our office directly at 609.823.9300.

### **Insurance**

Most insurance plans are accepted at our office. We accept auto accident, personal injury and most health insurance plans, including Medicare. Since there are so many plans and coverage varies widely, please call us to find out if your plan covers care in our office. Our staff will verify and explain your benefits before treatment, at no charge. We currently accept Blue Cross/Blue Shield, Aetna, Amerihealth, Atlantic Care, Medicare, United Health, Devon, Local Union insurances, and Cigna.

### **No Insurance**

For patients who have little or no chiropractic insurance coverage, flexible payment programs can be arranged. If you have no insurance or do not have chiropractic benefits there is still a way for you to receive the care you need. Many patients pay directly for care, as they discover chiropractic to be extremely cost-effective and affordable.

### **Health on a Budget**

At Greenberg Chiropractic we're convinced that a small amount of your time and money to care for your most important asset--your health--will be far less time consuming and expensive than trying to recover it. If you feel you do not have enough time or money to take care of yourself, please contact us--we can help! The last thing we want is for you to come to our wellness center in crisis. So please, we would like to encourage you to take your health very seriously. As the old saying goes, if you don't have your health, you don't have anything. Unfortunately, too many people don't discover how true that statement is until it is too late.

### **Greenberg Chiropractic No Show & Cancellation Policy**

Patients who do not keep their appointments or provide 24 hour notice of cancellation will be subject to a charge of \$25.00. This fee will be applied after the second missed appointment or second failure to provide 24-hour notice of cancellation within a 12 month period. This is not a billable charge to any insurance company and is the responsibility of the patient. If a patient misses or cancels 3 times without proper notification, we reserve the right to dismiss that patient from the care of Greenberg Chiropractic.

### **Greenberg Chiropractic Financial Policy**

Charges incurred for services rendered by the Greenberg Chiropractic are the patient's responsibility, regardless of insurance coverage. Assignment will be accepted for all insurance with which our practice participates. It is the patient's responsibility to provide this office with accurate insurance information, and to notify us of any changes in health insurance coverage. If you have questions on network status/participation with your

insurance, it is your responsibility to contact the customer service number on your insurance card.

**Patient responsibility**

If your insurance has an office co-payment, co-insurance, or deductible that has not been satisfied, you must pay this at the time of your appointment.

**Authorization**

If your insurance company requires authorization to see a specialist, it is your responsibility to contact your primary care physician and request the authorization. Always check with your insurance before your appointment date and make sure the authorization has been approved. If no approved authorization is on file, you are responsible for the entire bill.

**Billing**

Know your insurance policy. You are responsible for any rejected claims, non-covered expenses, deductibles, co-insurance/co-payments. Our statements are sent monthly. Cash, check, money order or all major credit cards are acceptable means in which to pay the balance. If there remains an unpaid balance and we receive no payment or contact from the responsible party despite all our efforts to contact said party, then the account could be turned over to a collection agency or pursued legally. There is a \$25.00 fee for checks that are returned for insufficient funds. Informing our patients about our financial policy assists us in providing the best service to our patients. Thank you for taking the time to read this policy statement. Should you have further questions or comments, please kindly contact our Business Office Supervisor.

**Greenberg Chiropractic**

2 S. Frontenac Ave.

Margate, NJ 08402

Phone: 609.823.9300

Fax: 609.823.9505