

Financial Policy

Serenity Chiropractic Health accepts the following Insurance:

- Excellus BCBS
- Medicare Part B Assignment
- NYS No Fault
- MVP

Serenity Chiropractic Health accepts the following payment types:

- Cash, check or money order
- Major credit cards/ debit cards/ Flex cards
- PayPal online payments (Including the ability to pay with a credit card)

Although we may not accept assignment for your insurance, many insurance plans do cover chiropractic care to some extent, and we are happy to provide you with all necessary paper claims, office notes, treatment plans, etc. to enable you to receive the maximum reimbursement from your insurance company. In some cases insurance will not cover care, or cover only a limited portion of that care. In these cases, many people opt to use a HSA (Health Savings Account) or Flex Plan* offered by their employer.

In cases of financial hardship, the staff at Serenity Chiropractic Health will be happy to work out an appropriate payment plan.

Payments

In order to help you determine your responsibility toward payment for services, please read the following, and initial your preference for the method of payment of your account. Please notify this office if the status of your insurance changes.

Payment Agreement: (please initial)

A _____ As I have no insurance, I agree to assume all responsibility and to keep my account current by paying for services when they are rendered.

B _____ I have insurance that is **not** on the above list, but I wish to file my claims personally, and agree to assume all responsibility and to keep my account current by paying for each visit at the time services are rendered.

C _____ I have insurance that Serenity Chiropractic Health participates with and agree to pay all required deductibles and co-pays at the time of service.

I understand that all health services rendered to me and charged to me are my personal financial responsibility. I understand and agree to the conditions of this policy.

Signature

Date

* Flex Plan or Flexible spending accounts (FSAs) allow you to deduct pretax money from your paycheck and get reimbursed for health-related expenses up to an amount set by your employer -- typically a few thousand dollars. This can result in a savings of hundreds of dollars in federal taxes for many individuals if you use this money for health care spending. Ask your employer to see if such a plan is offered at your place of employment.