

OFFICE POLICIES

We believe that the health and welfare of each individual is always paramount and that a clear definition of our office policies will allow both you and Dr. Lowey to concentrate on the important issue – WHICH IS FOR YOU TO EXPRESS YOUR HIGHEST LEVELS OF PHYSICAL, MENTAL AND SOCIAL WELL-BEING. We take pride in accepting only cases we feel we can help. We expect the following items from you:

APPOINTMENT POLICY

Multiple appointments may be given for your convenience, to minimize waiting and to facilitate the incorporation of these appointments into your daily routine. Dr. Lowey will determine the optimal frequency of weekly adjustments to meet your health objectives. If you cannot make an appointment, please call and reschedule it. If you miss adjustments, you will not receive the results you came in here for. Your participation and commitment are essential. This is for you!

While we welcome walk-in visits, please note that patients with scheduled appointments will be seen at their appointed time and walk-ins will be fit in around them.

FINANCIAL POLICY

Payments are due at time of service or you may provide us with your credit card information that we will keep on file. At the end of each month, all personal balances will be automatically charged to this credit card. Please let us know which payment option works best for you. Balances may not exceed \$150.00 at any time. We accept cash, check, MasterCard, Visa, Discover, and debit cards. If you suspend or terminate your chiropractic care, all outstanding account balances are due immediately. All insurance balances not paid within 60 days will automatically be put through on your credit card. We do not send out monthly personal billing statements.

If your deductible has been met we will honor insurance coverage and accept assignment for your first 60 days of treatment. You are responsible for all deductibles, co-payments and non-covered services. You will become responsible for payment of a service date if it is not paid within 8 weeks of the service rendered.

INSURANCE PLANS

We are a participating provider with Medicare, Blue Cross/Blue Shield, Tufts, and Harvard Pilgrim. We are required by our contract with them to file claims throughout your care once verification has been completed. You are still responsible for deductible, co-payments and non-covered services. Many of these plans limit the number of visits per year; you are responsible for knowing these limits and what your covered services are. Spinal manipulation is the only service covered by Medicare. X-rays, examinations, supplements and supports are not covered by any insurance health policy.