



FINANCIAL POLICY - Effective date 06/05/2024

General Health Care Services: Chicago Spine and Sports participates in many insurance plans. A list of the plans we accept is available on our website www.chicagospineandsports.com.

If you are covered by one of our accepted insurance plans and can provide a valid insurance card or other evidence of coverage at the time of service, we will bill your insurance carrier for your physical medicine and chiropractic services. These services may be applied towards your deductible, subject to copayment or coinsurance, in which case will be your financial responsibility. If you fail to pay your insurance premium, you will be responsible for all services. If you participate in an insurance plan that we accept, you grant us permission to bill your insurance company for the services rendered and authorize medical benefits payments to Chicago Spine and Sports. Please note that Chicago Spine and Sports does not bill "preventive or wellness care" codes.

Illinois State law requires insurance carriers to pay claims within 30 days of reception. Insurance carriers who fail to comply with these state standards are subject to additional requirements and penalties. When in situations when your insurance provider pays its portion and leaves you accountable for the remaining balance, you will be responsible for submitting this payment within receipt of (2) billing statements. However, when your insurance provider delays or withholds payment for 60 days or longer, both the insurance and patient portions will become your responsibility. If no payment is received, your account will be considered past due, If you do not contact us, your account balance will be turned over to a collection agency and late fees will apply.

We suggest you monitor your account by calling our office at (773) 529-0057. Closely follow balances aging beyond 30 days, at which time we recommend requesting a "claim status report" directly from your insurance carrier. Once you receive a statement, you can also manage and monitor your account online or through the **OnPatient Portal app**.

If you are not covered by one of our accepted plans, you must pay in full at the time of service. Many insurance plans do provide reimbursement for "out-of-network" care. Please contact your insurance company on how to submit a claim form and the rules governing visits to out-of-network physicians.

Wellness Visits and Advanced Services: Because they are not considered medically necessary and therefore not covered by insurance plans, full payment is required at the time of service for any retail products, massage therapy, dry needling, laser therapy, non-covered services, or wellness visits.

Cancellation Policy: If you cannot keep an appointment, we ask that you kindly provide us with a minimum of 24-hour notice. If you cannot give us such notice, you will incur a no-show or last-minute cancellation fee of

\$85 for all services.

Our office will accept cancellations during office hours by voice mail or email if received 24 hours before your appointment. This courtesy on your part will make it possible to give your appointment to another patient.