

STEVEN WASSERMAN, R.N., D.C.
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MONARCH MANAGED CARE FINANCIAL POLICY

Dear New Patient,

Please be advised that our financial policies take into account the requirements of the Insurance Companies, California Insurance Commission, and the ever-changing needs of this practice.

Our office contracts with your insurance company either directly or indirectly with a third party managed care administrator. Under your Monarch IPA plan, our office has contracted and agreed to follow their financial and chiropractic care protocols regarding your care.

Our office makes no representation that your insurance policy will positively cover all or some of your Chiropractic care, therefore, we require that you the patient, be responsible for knowing your benefits and policy limits.

Our charges for chiropractic services rendered are: 1) exactly within the medical fees of Southern California 2) according to each insurance company our office is contracted with, and 3) set by each insurance company according to their procedure code fees and copayment schedules or percentages due.

Basic Managed Care Policies:

- 1. Must pay your contracted amount of co-payment or percentage due at time of service.**
- 2. Your Chiropractic policy through Monarch allows for Chiropractic adjustments only. *Please note that physical therapy, supplies, or nutritional supplements are a non-covered benefit under your chiropractic plan,** therefore if you choose to have additional services; you are responsible for those services rendered that are not covered by your policy. All treatment plans will be discussed prior to your care. There will be an additional charge of \$5-\$55.00 for these non-covered services and due upon services rendered.
- 3. If you exceed your policy limits, you will be responsible for payment in full for those visits.**
- 4. Your PCP has authorized you to consult with Dr. Wasserman for a specific condition and area of your spine that you and your doctor believe would benefit from chiropractic adjustments.** Your diagnosis and specific area of your spine to be treated is written on your authorization form. Dr. Wasserman will only be able to treat the area of the spine that was authorized by your PCP. The authorization will be valid for 1 to 6 months from date of initial visit; however the patient must show improvement in order to continue care or will be referred back to your PCP for alternative therapies and/or diagnostic tests.

5. When your treatment for your condition is resolved or stabilized, your PCP will receive a progress report about your condition. If you have an exacerbation for the same condition or new injury or illness, you will need to return to your primary care physician, and a new authorization for your condition will be generated if warranted. *Remember, no insurance company will cover maintenance care or wellness care.

6. If your injury is due to a auto accident, our office will not bill a third party. Our office will only give itemized statements of what you paid, not what was billed to Monarch, since you are in a capitated health plan. If there is a request for your records or chart notes to be copied by you, your attorney, or insurance company, there will be a charge of \$25.00. If a full narrative report is requested, there will be a charge of \$150.00 to \$250.00. All payments are due prior to record or report release. Our office does not accept attorney liens.

COPAYMENTS OR PERCENTAGE DUE ARE COLLECTED PRIOR TO TREATMENTS, cash or credit card only.

THREE PAYMENT OPTIONS ONLY:

1. CASH

2. PAYMENT WITH CHECKS: If you choose to pay with a check, it is our office policy that a copy of your credit card be left on file. If a check bounces, your credit card will be automatically charged the amount of check plus a \$25.00 bounced check fee, no exceptions. We will send you notification that your credit card has been debited. No checks under \$20 will be accepted.

3. VISA, MASTER, AND DISCOVER CARD.

*Please note that this office does not bill remainder of balance due. All financial matters are handled at time of service. If payment is not received or other arrangements have not been made, your credit card will be charged within 5 working days of date of service.

I have read the above, and agree to the terms of this office's managed care policy.

Signature

Date: _____

Printed name _____