

Verifying your insurance coverage

Once you have verified your insurance coverage, our office will happily bill your insurance
company for your treatment. <i>However, you are responsible for the fees for your treatment.</i> If the
insurance company denies payment, you are responsible for paying the fees in full. If the
insurance company pays only part of the fees, you are responsible for paying the balance.
Call the Customer Service number on your insurance card, ask for eligibility or subscriber services, and ask the representative the following questions:
What is my effective date of coverage? Is this a calendar, fiscal, or plan year?
What are my benefits for <u>Out of Network</u> Chiropractic? Dr. Russ is not In-Network or a preferred provider with any insurance. (Not all of the following questions may be relevant to your particular insurance plan.)
Amount of Individual deductible? Amount met so far?
Family deductible? Amount met so far?
Patient co-pay % or dollar amount?
Maximum allowable visits per year?
Max patient out of pocket expenses?
Max Insurance payout per year?
Pre-authorization or referral needed from Primary Care Physician?
Any treatments not covered? Maximum number of modalities per visit?
The name of representative I spoke with was Date

Please bring this form with you to your appointment. If you have trouble getting the information you need, please call us for assistance. Thank you!