



Dr. Andrew J. Reheisse DC, MS, CCSP
6713 S 1300 E Cottonwood Heights 84121
office@revivesportspine.com
www.revivesportspine.com
o: 801.944.1855 f: 801.944.1811

OFFICE FINANCIAL POLICY

STATEMENT:

Our recommendations are based on a desire to see you get well, stay well, and achieve your goals. Chiropractic care is covered under many insurance plans. Most of our patients that have health or accident insurance will fall under one of the plans discussed in this policy. Regardless of your coverage, we will suggest the best treatment recommendation for your particular case. We ask that you read and understand our policy as it applies to your particular situation.

INSURANCE FORMS - PAYMENT - PATIENTS WITHOUT INSURANCE

In an effort to maintain compliance with various state and federal regulations, managed care and preferred provider agreements, as well as billing and coding guidelines, we have adopted the following financial policies: Our clinic has established a single fee schedule that applies to all patients for each service provided.

You may be entitled to a network or contractual discount under the following circumstances:

- If we are a participating provider in your health plan network.
- If you are covered by a State or Federal program with a mandated fee schedule. (ie Medicare)
- If you are eligible and choose a payment plan that allows for "prompt payment" discounts.
- If you or your head of household are active duty military in the armed forces of the United States.
- Patients who meet state and or federal poverty guidelines or other special circumstances outlined in our "Hardship Policy" may be offered a discount for a period of time as determined by the clinic. Income verification will be required.

As part of our compliance plan, as of 12/31/2017 our office will be unable to extend any type of discount other than those listed above.

GROUP OR INDIVIDUAL INSURANCE

Your insurance is an agreement between you and your insurance company, not between your insurance company and our office. Our office has a separate agreement that states we will accept their fee schedule in exchange for serving those patients with their policies. The fee schedules are set and we are contractually obligated to stay within those guidelines while collecting all co-pays, co-insurances, and deductible amounts as stated by the Explanation of Benefits sent to both our office and the patient. We cannot be certain if your insurance covers Chiropractic care, although most policies do provide coverage. It is our policy to verify benefits on your insurance at or prior to your first visit. With this, the benefits quoted to us by your insurance company are not a guarantee of payment on their part. As a courtesy to you, our office will complete any necessary insurance forms at no additional charge, and file them with your insurance company to help you collect. It is to be understood and agreed that any services rendered are charged to you directly and you are personally responsible for payment of any non-covered services, deductibles, or co-pays.

PERSONAL INJURY OR AUTOMOBILE ACCIDENTS

Utah is a no-fault state with mandatory personal injury protection (PIP) coverage. If you are visiting our office with a complaint due to an auto incident, please present your auto insurance card, your health insurance card, the claim number associated with your claim, as well as the claim adjusters information and any and all attorneys you may be working with. There are four options available to the PI patient:

1. Pay cash for your care and we will submit reports whenever necessary.
2. We will bill (accept assignment) from the Med Pay (PIP) portion of your auto insurance.
3. We will accept a Letter of Protection or Doctor's Lien from your attorney and await payment at the time of settlement as long as you remain an active patient and follow your treatment guidelines.
4. We will bill your standard health insurance plan and you will be responsible for all co-pays and deductibles as they are incurred.

Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care plan has been completed. One the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

MEDICARE

We do accept assignment from Medicare. The check is usually sent directly to our office in payment of the services that Medicare will cover which for Chiropractic Care is ONLY manual manipulation of the spine. Medicare pays 80% of the allowable fee once the deductible has been met. You are required to pay the deductible and the remaining 20%. All other services we provide are NON-COVERED. These services include, but are not limited to, examinations, therapies, and/or nutritional supplements. Medicare patient are fully responsible for charges of non-covered services. Secondary insurance may or may not pay for these non-covered services. Our office completes and files the forms for Medicare at no charge.

FLEX PLANS/MEDICAL SAVINGS ACCOUNTS

Please inform us if you have a medical savings account, sometimes known as a 'flex plan'. We will be happy to provide you with a statement of your charges for reimbursement.

DESIGNATION OF AUTHORIZED REPRESENTATIVE

I, (electronic signature on file), do hereby designate Andrew J. Reheisse, DC and/or Revive Sport & Spine (hereafter referred to as "my doctor", to the full extent permissible under the Employee Retirement Income Security Act of 1974 ("ERISA") and as provided in 29 CFR 2560-503-1(b)4 to act on my behalf to pursue claims and exercise all rights connected with my employee or personal health care benefit plan with respect to any medical or other healthcare expenses(s) incurred as a result of the services I receive from the above named doctor. These rights include the right to act on my behalf with respect to initial determinations of claims, to pursue appeals of benefit determination under the plan, to obtain record, and to claim on my behalf such medical or other health care service benefits, insurance or health care benefit plan reimbursement and to pursue any other applicable remedies, all in connection with medical or other health care expense(s) as the result of the services I received from my doctor.

Signature (electronic signature on file)



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TEMPORARY HARDSHIP POLICY

It is our strong belief to not only help those in pain but those in our community who have experienced a temporary set-back, regardless of financial status. While services can not be waived fully, if your household income falls in our hardship ranges (nationally recognized poverty levels), and can be proven via income statement, we are happy to provide discounted services at quarterly intervals.

- Income statement must be shown and filed in patient file. Pt must present most recent income statement every 3 months.
- A document agreement will be signed both by the providing doctor, office financial tech, and the patient stating terms of agreement, discount approved for, setup of Bi-monthly automatic withdrawal and termination/renewal date.
- Discounts will be conducted based on the current poverty guidelines for a family of 4 individuals.
 - Under 150% of poverty = 50% discount off provided exam and services.
 - 150-200% of Poverty = 25% discount off provided exam and services.