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**POLICY FOR MAJOR MEDICAL INSURANCE**

Our office is pleased to accept your insurance assignment as soon as your coverage has been verified. If you do not have a referral or your insurance is not assignable to this clinic, then you must pay in full at the time of service. The insurance company may reimburse you directly in these cases.

You must fully understand that your insurance contact is between you and your insurance carrier and that every individual policy varies regarding rules of specific coverage. Therefore, you are fully responsible for any amount not paid by your insurance company. This excludes specific HMO and PPO contracts in which we are participants. Nashua Chiropractic will make every effort to see that your claims are paid. However, we will not enter into a dispute with your company over your claim. If we do not receive payment from your insurance company within 90 days it becomes your responsibility. There is no guarantee that your insurance company will pay for the services provided. We make every attempt, at the beginning of your health care, to verify your policy and what it covers. However, if for some reason your claim is denied or we have received inaccurate information, you are responsible for the balance. **(Initials here please):** \_\_\_\_\_

If your company has limited coverage or a visit limitation that does not cover your total care it is your responsibility to pay the balance due. You are also responsible for tracking your visits and the limitations imposed by the insurance company. We will do our best to assist you with tracking but it is ultimately your responsibility. We provide direct billing as a courtesy to you, therefore we ask for your cooperation. This office bills on a weekly basis.

Should your insurance require a referral/preauthorization this must be received in this office by your second visit. Initial insurance information must also be received in this office by the second visit. Otherwise your account may revert to a cash account until the information is received.

Should your insurance coverage change it is your responsibility to inform us immediately. We are not obligated to back bill insurance and you are directly responsible for any balance due.

Should you terminate care of your own volition your account is due and payable immediately.

We ask that you pay your portion of your charges at the time of service. This may include deductibles, co-pays, and patient portions/percentages. If we must enter into any type of litigation to collect fees due to this office, you may be responsible for any and all collection and/or legal fees as well as a one and a half percent interest charge on unpaid balances.

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I authorize the release or reception of any information pertinent to my case to/from any insurance company, the insurance adjustor, health care establishment, or attorney involved. I understand that by authorizing this release of my medical records I also release Nashua Chiropractic from all legal responsibility or liability that may arise from the release of these medical records. This authorization is valid until further notification to the contrary.

I have read, understand and agree with the above policy.

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Patient