



Bloomington Sports and Wellness

Chiropractic – Active Release Techniques – Functional Rehabilitation – Frequency Specific Micro-current

Dear New Patient:

Thank you for your interest in manual medicine services at Bloomington Sports and Wellness. We think you will find a comprehensive and unique health care experience.

To be sure that we are able to serve you in the best possible manner, it is necessary to inform you of the processes and procedures that are special to our office. **Please take note of our financial policy as you agree to be bound by its terms and conditions set forth.**

Please observe or note the following to the best of your ability:

- We wish to be respectful of your time while, at the same time, striving to deliver superior personal service. This is reflected in the scheduling of your appointments. **Considering this fact, it is suggested that you arrive 20 minutes prior to your initial appointment and 3-5 minutes prior to follow-up appointments.** If you are more than 20 minutes late for an initial evaluation or 7 minutes late for a follow up, you may be asked to reschedule to a later date.
- Bloomington Sports and Wellness has a 24 hour cancellation policy. We know that circumstances arise that may require you to cancel your appointment with less than 24 hours notice from time to time. Bloomington Sports and Wellness reserves the right to assess a \$35.00 fee to your account for missed appointments with less than 24 hours notice.
- Take time to complete the personal information sheet, chief complaint history and personal health history **PRIOR** to your arrival on your first visit.
- Please dress appropriately or bring clothes appropriate for your treatment protocols. This means loose fitting shorts for low back or leg condition and a comfortable tank top or camisole for neck and shoulder conditions. We do have shorts and tank tops in the office, but this often slows down work flow process and decreases the amount of time treatment is rendered.
- **A note about Health Insurance, Deductibles, and Co-Payments.** A health insurance policy is a product that **you** have bought from the insurance company. We file your insurance as a service to you, but ultimately, the details and extent of the benefits of your policy is **your** responsibility.
 - Bloomington Sports and Wellness is contracted with Anthem/Blue Cross Blue Shield and SIHO. This means that we are “in network” only with these two carriers.
 - Bloomington Sports and Wellness is considered out of network for all other carriers.
 - i. It is our experience at BSW that most carriers have a larger and separate out of network deductible.
 - ii. BSW will file your claim so that your services, if allowed by your policy, will count towards any out of network deductible.
 - iii. It is also our experience that out of network patients are generally personally responsible for the whole amount of the fees that they incur after the insurance processes their claims.
 - These statements on out of network benefits should be considered opinion based upon the offices' experience up to this date and time. Determination of out of network benefits is the patient's responsibility.
 - Deductibles, Co-payments and Co-insurance are parts of the contract and conditions that you have agreed to in purchasing your health insurance product.

- Bloomington Sports and Wellness will file and process your insurance claim for you. We will determine if any deductible, co-insurance or balance applies. Prompt payment of any balance due is greatly appreciated.
- **Fees:** Our fees are based on the area averages for specific services rendered and are reasonable and customary. The severity of your problem coupled with your current state of health and adherence to the practitioner's suggestions on therapeutic exercise, rest and lifestyle changes will determine the length and cost of your treatment protocol.
- **Financial Policy:** We hope you understand that financial/collection policies are necessary in order to maintain our office on a sound financial basis.
 - We accept cash, personal checks, money orders, debit/credit cards and Care Credit. Visa, Master Card, Discover, or American Express cards are accepted.
 - Self pay patients must pay in full up to \$75 on the initial visit unless prior arrangements are made. If this payment is not made, future visits will not be scheduled.
 - Personal Injury/Automobile Accident Insurance Policy:
 - i. As of 4/1/2010, Bloomington Sports and Wellness DOES NOT file insurance claims to auto insurance companies. Services for personal injury cases will be due at time of service.
 - ii. BSW participates in the Care Credit program and finds it is an excellent way to finance your care. Our staff will be happy to answer any questions you may have on Care Credit.
 - iii. Bloomington Sports and Wellness does not accept letters of protection from attorneys, nor do we bill attorneys for charges incurred by their clients.
 - We understand that some may have extenuating economic situations that may prevent you from paying on your account. Please communicate with us so arrangements may be made.
 - If payments are not made on outstanding balances and if Bloomington Sports and Wellness finds its necessary, your account may be turned over to a collection agency. You will be responsible for any attorney, court and collection agency fees and/or any finance charges.
 - Bloomington Sports and Wellness reserves the right to refuse services if your account is in collection status and payment is not made in full.
- **Children under 18 years of age:** Children under 18 years of age **must** be accompanied by a parent or legal guardian on the initial visit. Children may be seen by themselves on follow up appointments as long as the consent to treat minor children is signed and is on file.
- **Frequency Specific Micro-Current and Hydration:**
 - The therapeutic effect of Frequency Specific Micro-Current is highly dependent on your hydration status. If FSM is suggested as a part of your treatment protocol, it is a standing order that you intake 36-64 ounces of water in the two hours prior to treatment. The more hydrated one is the better.

Thank you for your thoughtful consideration and adherence to the above. It will go a long way to facilitate a truly unique and satisfying health care experience.

Yours in health,

Brian R. Murer, D.C. Amanda J. Smith, D.C., M.S.