



Payment policies:

We are a cash-based practice: as a cash-based practice we keep our prices reasonable and affordable. The nature of our adjusting is based on the whole-body concept in order to get the best results to heal the body. That being said we find that many insurances follow the western based medical model of treating pain and not finding and resolving the source of the pain. We also notice that certain insurance companies, like the medical profession, try to limit Chiropractic care and payment to spinal adjustments only (see Medicare). There are standard adjustments we do as GPA practitioners that insurances often do not pay for. We do offer a solution to laying out a sum of money that may make you feel uncomfortable. Therefore, we have gone through the process of getting certified to offer **Care Credit** at our office. This is a viable option which allows you to make payments over a self-selected period of time. Making it easier to get care while not worrying how you are going to pay for it. We do give you the option of using a credit card of course or cash or a check.

Health Insurance: Insurance varies from company to company. Many patients come in thinking their insurance will cover everything, unfortunately this couldn't be further from the truth. Patients also forget that they have co-pays as well, some as high as \$50, this is really determined by how the insurance company rates chiropractic care, some consider them a specialty, thus higher co-pays. There is also the matter of the deductible, which is an out-of-pocket expense that will need to be met before a company will pay. The best practice is to have a review of your insurance done with your health insurance provider to determine exactly what they will or will not pay for regarding chiropractic care. We will give you a receipt upon request to give to your insurance company to show payment toward a deductible. Again, this should be a question you ask your insurance provider about.

Government provided Health care insurance:

Medicare: Those that have Medicare and want to use it should understand that Medicare has a limit on how much they will pay and for what areas they will pay for. **Medicare will pay for spinal adjustments only and they only pay \$29.** Again, a review of your Medicare benefits is warranted, prior to going to see any type of health care provider.

Medicaid: To our knowledge Medicaid does not cover anything chiropractic.

HSA/FSA: we accept both. Most programs that allow you to put money toward your health care provide a credit card type of payment system which we can accommodate. We will also provide you with receipts upon request to provide your carrier of proof the money was used for health care.