



Dr. Melissa Kelling
Dr. Lisa Geurink
902 5th Street, P. O. Box 715
Durant IA 52747
Phone: 563-785-6511 Fax: 563-785-5011
www.durantchiropractic.com

Financial Policy

In an effort to maintain compliance with various state and federal regulations, preferred provider agreements, as well as billing and coding guidelines, we maintain the following financial policies:

Our clinic has established a single fee schedule that applies to all patients for each service provided. A Cost of Services price sheet may be provided to patients upon request.

Payment Options for No Insurance

Payment is due at the time of service.

The following payment options are available: cash, check, debit card, credit card, HSA, and FSA. For all products or supplements, payment is due at the time of purchase.

Insurance

You must present your insurance card at the time of service for your first appointment and at any point at which you get a new insurance card or change insurance policies.

We will bill your insurance as a courtesy to you. Insurance is a contract between you and your insurance company. We are a third party to this contract. Although we do our best to verify and estimate what your insurance company will pay for services rendered, it is the insurance company that makes the final determination of your coverage.

You agree to pay any portion of the charges not covered by insurance, including deductible, co-payments, co-insurance, and any services rejected by your insurance company. If your insurance company continuously denies payment of a claim, it will become your responsibility to contact them. All copays, deductibles, co-insurances, and non-covered services will be collected at the time of service.

Overpayments

While we do our best to estimate what your amount owed will be based on insurance verification, there may be instances in which your insurance pays more than we anticipated. In such cases, the portion paid by your insurance will be applied to the services rendered and any overpayment made by the patient will be credited to your account to be used toward future co-pays, co-insurances, etc. You may also request a refund check be issued.

Durant Chiropractic Clinic reserves the right to update this financial policy at any time. Our most current policy will be available at www.durantchiropractic.com.