# Dr. Stephen Milligan

## **Our Clinic's Insurance Information**

In general, payment is due at time of service. While we do not bill insurance for our patients, we will provide a statement sheet (a.k.a. superbill) that can be easily submitted to one's insurance company for reimbursement. Most major insurance companies cover chiropractic treatment. At present, we are not members of any HMO or PPO organizations.

#### **Medicare**

We are a Non-Participating Provider, which means the patient pays us at the time of the visit, and we will bill Medicare for them. Medicare will reimburse the patient directly. Medicare will usually send the final billing information along to any secondary insurance a patient may have. Please Note: Medicare does not cover the cost of your initial visit, second visit, or any x-rays that may be necessary.

### Personal Injury Cases

Our office policy is to not accept third-party liens in personal injury cases. We will bill your automobile insurance MedPay policy, or if none is available, your health insurance plan if applicable. Otherwise, payment will be due at the time of service for any uncovered balances.

### Worker's Compensation Cases

Unfortunately, we no longer serve worker's compensation cases in our office. But do see patient's injured on the job on a cash basis.

#### <u>Hardship</u>

We help patient's with hardships.