



FINANCIAL POLICY

Active Seattle Chiropractic & Sports Therapy (ASCST) strives to provide excellent, caring, personal treatment. The nature of our services is attached to time spent directly with your provider, which is beyond the standard time for the chiropractic profession, and our billing policies are designed for these services. Providing this level of care within the insurance model requires streamlined office and billing policies so that we may stay focused on your care.

We make our best effort to work within many insurance parameters to access your benefits and coverage. However, your coverage is a contract between you and your insurance — ASCST has no control over coverages of your specific plan. We aim to be very transparent with our billing so that you may make informed decisions seeking treatment.

PAYMENT INFORMATION

If you are not using insurance, full payment is due at time of service. If we are billing insurance, you are responsible for copays, coinsurance, and any balance unpaid by your insurance company (including denied charges, uncovered services, and services rendered after your benefit maximum is met). These balances are due upon processing determination by your insurance.

Saved Payment Form: We require that all patients keep a credit card on file with our clinic. The credit card information will be stored using the latest end-to-end encryption security through Jane Payments, the PCI-compliant payment processor of our office management software JaneApp. Jane Payments is underwritten by Stripe. No member of our staff will be able to view your card information once it has been stored in our secure payment gateway. This card will be charged automatically for time of service visits, late cancellation fees, and copays, or after insurance processes for any balances due. You will be notified if the card on file is declined or expired, and an updated payment form must be supplied within 30 days to avoid collections. If you store an HSA or FSA card, you must also store a separate credit card for late cancellation fees, which are not covered by insurance plans. You may contact our office at any time to update your stored card information.

CANCELLATION & FEES POLICY

ASCST has a strict 24-hour cancellation policy. Booked appointments reserve a distinct amount of the providers time for you. Missed appointments are lost time that affect our providers livelihood and ability to help another patient. 24 hours notice allows another patient to schedule in the time vacated by your cancellation. Late arrivals exceeding half the appointment time will be considered missed.

Cancellation fees will be charged to your card on file:

Any cancellation with less than 24 hr notice: \$75

No-show / Missed appointment without notice: full cost of the service booked at the current service rate

After Hours / Emergency Fees: We are generally unable to receive emergency requests outside of office hours/on weekends in a timely manner and ask you to seek help from urgent care for emergencies that can't wait. Requests for weekend or after hours appointments are subject to the availability and discretion of the provider and include an additional \$75 off-hours charge, which is not covered by insurance.

Email communication: Our providers have made themselves widely accessible by email for your convenience. Please be thoughtful with your requests and understand that due to the large volume of email we receive and our prioritization of patient care during appointment hours, it may take us a few days to respond. Emails that convey lengthy clinical information or request consultation advice in lieu of scheduling an appointment will incur a charge of \$30 per email.