

Understanding Your Insurance

Deductible: The amount you must pay out of pocket before your insurance company will start to pay their portion. We have seen deductibles ranging from \$0 - \$21,000. (Most insurance companies have 2 separate deductible amounts; IN-Network **or** OUT-of-Network)

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Copayment: A fixed dollar amount that is due for care rendered. May apply to a specific service, but is most commonly applied on a per visit basis. We have seen copays ranging from \$10 - \$100.

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Coinsurance: A percentage based fee for services rendered once your deductible is met. As with your deductible, this amount may vary depending on whether we are in or out of network with your insurance company. We have seen 5% - 50% due by patient.

- *While it is not common to be responsible for a copay **and** coinsurance, it is possible.*

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Visit Limits: This is the number of medically necessary visits your policy will cover. It is very rare for a patient to hit these limits, but each case is specific. We have seen 6 – 50 allowed/covered visits.

Understanding Our Charges

New Patient Examination: This is the comprehensive history, exam, diagnosis, and treatment plan for a patient whom is either new to the office **OR** has not had an appointment in 3 years. This visit includes your time spent with Dr. Wilkinson as well as the time dedicated to your account by staff. **Range is \$75 - \$120**

Established Patient Re-Examination: This is a more focused exam that is necessary to maintain, change, or complete an episode of acute care. This charge exclusively applies to a patient whom has been treated within the last 3 years **or** within a current treatment cycle. Generally performed every 12 visits within a current treatment plan, or when there has been a gap of 3 – 4 months with a new condition. Generally accompanied with an adjustment but is situationally dependent. **Range is \$40 - \$70**

Chiropractic Adjustment: These are charges that are based on the number of regions of the spine that are adjusted at each visit (determined by Dr. Wilkinson and based on his findings during the exam). There are 1-2, 3-4, & 5 regions. Depending upon the misalignment(s) present, charges may vary from visit to visit. **Range is \$35 - \$50**

Extraspinal Adjustment: This is an adjustment to an extremity of the body: shoulder, elbow, hand, hip (joint), knee, ankle, and ribs. **Price is \$10**

Traction: Performed in addition to an adjustment. Usually for lower spine issues.

Price is \$15

X-Rays: Currently, our office does not offer in-house x-rays. If Dr. Wilkinson feels imaging is needed for proper care, he will order them for you. You, as the patient, have the choice of location for these services. It is **patient's responsibility** to determine whether the chosen location for imaging is *in-network* or *out-of-network* with your individual policy. Our office has **zero** authority in prices occurring outside of our clinic and we **do not** receive payment when ordering imaging.