

Back To Action Chiropractic Center  
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Dear patient,

Hello! We are pleased you have chosen our clinic to help you on your road to recovery after your automobile accident. Here is some information about what to do so that your bills will get paid, and you can focus on the healing process.

Since this is a third party claim, the other insurance will wait to pay for your medical bills until the entire claim is settled. The length of the claim process depends on how long it takes for all parties involved to heal, and how long it takes for the negotiating process. The time frame can be anywhere from a few months to a few years. We have developed a checklist to help our patients with the claims process.

1. First, it is important to contact your automobile insurance company and ask them to produce the Personal Injury Protection waiver that you signed agreeing to not have the coverage. If they cannot produce the waiver, then we can bill your PIP for your medical bills. PIP, unlike third party insurance, pays for medical bills right away.

2. Second, if you do not have PIP coverage, we can bill your health insurance. This will help reduce the amount you will pay with the final settlement monies, leaving more money for your pocket.

3. Third, we have many payment plans available for you to choose from. A payment plan will is very beneficial and in your best interest. Keeping your account current will ensure less money from the insurance settlement towards your bills, and more money to you. It is much easier to make affordable payments towards your balance, than be faced to pay the entire balance plus interest.

4. Fourth, many patients find that having a good attorney helps them in many ways. It allows them to be free to focus on the healing process, since the attorney will be able to work with the insurance companies on behalf of the patient. Sometimes insurance companies may not pay all of the bills at 100%. An attorney also helps make sure the patient's bills get paid, and they are fairly compensated for their injuries. We work with many attorneys, and can provide their contact information to you. We look forward to helping you on your road to recovery. Please feel free to discuss any questions or concerns you have along the way.

Sincerely,

Amy  
Accounts Manager