



Chandler Clinics of Chiropractic

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Director

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A lot of people have medical benefits ("medpay" or "PIP") included in their automobile policies, and don't even realize it. Our office highly recommends that you use these benefits, if you have them, in the event that you have been injured in an automobile accident, regardless of who was at fault.

Here are several reasons why we recommend that we file your medpay or PIP:

1. Medpay and PIP are exactly like health insurance- using either form of coverage does not cause your rates to increase. If your rates increase, it is not because you filed your medpay or PIP, it is most likely because:
 - (a) The accident was determined your fault by your insurance company
 - (b) You received a police citation or ticket
 - (c) You have been involved in numerous reported auto accidents within a brief period of time, and therefore are now considered to be "high risk".
2. Filing your medpay or PIP does not relieve the other party from having to pay in full for your loss. Filing medpay or PIP does not relieve the other party from being responsible for payment. If the other driver's liability insurance refuses to make payment to you for whatever reason, filing your medpay or PIP will help to ensure that you are not left to pay the medical bills out of your own pocket.
3. If you have medpay or PIP coverage and choose not to file it, then you are paying for an option, but not receiving any benefit.
4. We do not charge for filing your medpay or PIP.

For the same reasons, our office also recommends that you file your commercial health insurance. The important things to remember is that you are not guaranteed of receiving full payment from the other driver's liability insurance company. Filing both your medpay/ PIP and your health insurance will help to insure that you are not left to pay the medical bills.

OUR OFFICE FINANCIAL POLICY

As long as our office is filing your medpay and health insurance, and these companies are continuing to cover your charges, we will waive collection of payment at the time of service. If we receive over payment on your account, we will be happy to refund you the difference, provided that we are not under a duty to refund the health insurance company.

It is our policy to file your Medical, Auto, and contributing party insurance. We ask that you give proof of this insurance and a copy of your accident report at the beginning of treatment. This will allow our office to facilitate processing of your claim.

Patient Name (please print) _____
Patient Signature _____ Date: _____
Name of Custodial Parent or Legal Guardian: _____
Parent/ Guardian' Signature _____ Date: _____