

Issue #1

Baker Borski Chiropractic, S.C

January 2014



## Welcome to the following New Patients!

Brooke N. Jean R. Ronald S. David H. Marta A. Tonya H. Brad H.

### Thank you for your referrals!

Rob & Nancy W. X 2	Jodi N.
Peggy H. X 2!	Marlee S.
Nick B.	

### Welcome Back!

Matthew H.	Melinda M.
Kim L.	

## Thank you for the treats, recipes & gifts

Rick & Sharon S.	Jean V.
Sharon H.	Linda G.
Lois K.	JoAnne S.
Brenda E.	River Valley Bank
Rene, Laurelie & J	ΓG.

# So we come to the end of the

### year...

It's time to remind you that deductibles must be met for those of you who have policies that start over in January. Please help us meet our obligations by meeting yours. We really appreciate it! We will be collecting payment for services at the time service is rendered starting this vear. Since Mai submits claims 1-2 times/week, you should receive your

insurance reimbursement/payment check in about 2 weeks. Payment to you will probably be quicker than payments made to us since you or your employer is the owner of the policy and the insurance company must keep you happy to keep your business. We do not have a relationship with them. Some companies have self insured plans which do not have to comply with laws that insure prompt claims handling so it can take months for us to receive payment. That is why when Gov. Walker announced he was considering putting state employees on a self insured plan, the idea was put on hold immediately. He may still, but at a great political cost since the blowback from providers, their institutions, and organizations probably was enormous after that announcement. He may let it die a quiet death. Each time we have resubmitted your claims it has cost us more money - to pay the clearinghouse for claims submission, the cost of claim forms if its paper submission, and the time Mai spends resubmitting and refiling, and calling companies. Often we're lucky to break even by the time we're paid. Self insured plans do not have to play by the rules and there is no recourse for us with them. Since it is your employer and your policy, we feel we should be paid at the time we render services, just as a repairman, grocer or hairstylist. If we make a submission error, we will resubmit once more at our expense however we know instantly if a claim is

"clean and acceptable". The clearinghouse <u>immediately</u> provides feedback on claims submissions. We are holding our pricing the same this year as a thank you to you and will continue to submit claims for you if you wish.

# Missed appointments

For unknown reasons, we are having more and more issues with last minute missed and canceled appointments. We have also had patients quite frustrated because they are unable to get in some evenings. Therefore starting Jan. 1, 2014 there will be a \$20 charge for appointments missed or canceled with less than 24 hrs. notice. Of course there are emergencies but repeat offenders will be charged for the appointment. We cannot bill this charge to insurance of any kind (fraud!) so it is to be paid in cash on or before your next appointment. It is not unusual to have 3-4 patients/doctor miss or cancel at the last minute in an evening and this is not fair for patients who need to get in but can't. To help with overflow we are establishing 3 appointment spaces/doctor/end of day that will accommodate last minute emergency appointments after scheduled appointments. This should insure anyone to be seen when needed. We hope our plan helps alleviate the problem. Thank you for your cooperation!



## CareCredit

We are now offering CareCredit as an option to cover your healthcare costs – whether you are a wellness patient that doesn't want to wait for your insurance

reimbursement or a new patient with additional upfront costs. CareCredit has options to allow you to charge your visits with no interest to you if paid within a certain time frame. There are many options available. You can check it out on your own on the internet or Mai can give you a brochure and/or brief explanation. You can go online and find out within minutes if you qualify. They also cover veterinarians, dentists, vision clinics, podiatrists, etc. Go to <u>CareCredit.com</u>. Use your insurance reimbursement check or H.S.A. to pay your balance!



## New Year's Laughs/Puns

Two antennas met on a roof, fell in love and got married. The ceremony wasn't much, but the reception was excellent!

Two peanuts walk into a bar and one was a salted.

I went to buy some camouflage trousers the other day, but I couldn't find any.

I went to a seafood disco last week...and pulled a mussel.

An invisible man marries an invisible woman. And the kids were nothing to look at either.

What do you call a fish with no eyes? A fsh.

A little person, who was a mystic, escaped from jail. The call went out that a small medium was at large. Thank you, Bob D.!