

Financial Arrangements - Script

CA or DC

Patient

On a scale from 0-100%, how committed are you to follow these recommendations and correct your subluxations?

I am 100% committed! I need to take care of this as soon as possible.

Here are the costs associated with your care plan. Chiropractic appointments in this area range from \$50 to \$250 per visit and the average is generally \$100.

Okay. That makes sense.

The doctor recommends 70 visits over 12 months. Our fees average \$100 per visit. Your total cost is 7,000 *dollars*. Since you have ABC insurance, what will they cover? ⁽¹⁾

As you explained, my insurance covers 5 visits and requires a \$50 co-pay for each visit.

That's right. After 5 visits your insurance will no longer cover your care, after which we offer our discounted *self-pay* price. Your new total is *only* \$3,500, instead of \$7,000. You save 3,500 dollars!

Thank you. I've been to other doctors who don't offer discounts.

Here are the two payment options. The first is to pre-pay the entire balance on the day that we begin your care, which can be today. With this first option, you save 20%, or 710 dollars.

The second option is to deposit 20% of the balance, or \$639, and then spread the remaining balance over 11 *easy* payments of \$232. With this option you save 10%, or 355 dollars. Do you understand these two options?

Yes.

Okay. Which of these options would work best for you?

I can make a deposit of \$639 today, and then pay monthly payments of \$232.

Okay. We'll take care of that before you leave today. Would you prefer to pay with cash, check or a credit card?

I'll use my credit card and am looking forward to being healthy again!

(1) Use Financial Arrangements - Outline (Module 4, Week 3) to calculate avg. cost/visit for *your* Practice.