

Mapahtia Spa

Financial Agreement for Clients Using Insurance as Payment for Services

We are pleased to offer massage therapy services to clients who wish to use their health, MVA, or Worker's Compensation insurance to pay for these services. By signing below, you agree to the following financial terms and conditions:

Insurance Verification:

Prior to your first massage therapy session, we will verify your insurance coverage and eligibility for massage therapy services. We will also provide you with a clear explanation of any co-pays, deductibles, or other out-of-pocket costs you may incur. If we have not verified your insurance benefits prior to your session we will ask you to pay out of pocket at the time of the session and if we are able to be paid by the insurance company we will reimburse you when we have received the payment minus any co-pays, co-insurance, or deductibles.

Billing and Payment:

We will submit insurance claims to your insurance provider on your behalf, and we will work with the insurance provider to ensure that all claims are processed correctly and efficiently. You will be responsible for any co-pays, deductibles, or other out-of-pocket costs that are not covered by your insurance provider, as determined by your individual policy.

While we do our best to ensure your coverage is valid prior to your visit, there are no guarantees offered by insurance companies to pay a claim on your behalf. If payment for your visit is denied for any reason other than errors or negligence on our part, we will charge the card on file for the visit in full. The procedure for this is as follows:

1. We will notify you of the denial and the reason for the denial.
2. We will give you 2 weeks to contact your insurance company and attempt to get payment for this denied visit.
3. If we are not paid by the insurance company for the visit after this 2-week period we will bill the card you have put on file with us at your first visit. You are welcome to call us to update the card on file at any time. We are happy to offer payment plans as low as \$30 per month if needed to cover visits that the insurance company has denied. If you are experiencing financial hardship, please reach out to us so that we can create a payment

plan that meets your needs.

Insurance Changes:

You are responsible for notifying us of any changes to your insurance coverage or eligibility, as well as any changes to your contact or billing information. Failure to provide timely and accurate information may result in delays or denials of insurance coverage, or in additional out-of-pocket costs.

Cancellation and No-Show Policy:

Our standard cancellation and no-show policy applies to all massage therapy appointments, regardless of payment method. You will be responsible for any cancellation fees or no-show fees that may apply, as determined by our policy.

Compliance:

We are committed to complying with all applicable laws and regulations related to insurance billing and payment, including HIPAA regulations related to the privacy and security of patient health information.

By signing below, you acknowledge that you have read and agree to the financial terms and conditions outlined above, and that you authorize us to bill your insurance provider for any massage therapy services you receive. You also acknowledge that you are responsible for any out-of-pocket costs not covered by your insurance provider, as determined by your individual policy.

Client Signature: _____ Date: _____

