



# Discounting Options by Patient Type

In the highly regulated healthcare world, random discounts are not allowed. This table\* demonstrates the circumstances under which certain patient types may be eligible for certain discounts if available in the provider's practice.

*\*This table is intended for instructional purposes only and may be dependent on specific state or federal guidelines applicable to your practice.*

		Provider's Options					
		Contracted Fee Through In-Network Payer	Out of Network (OON) with the Payer	5-15% Time of Service (TOS) Discount	OR ChiroHealthUSA (CHUSA) Contracted Discount	Financial Hardship Discount	Professional Courtesy Discount
Patient Type	Uninsured	N/A ♦	N/A ♦	May Qualify ▲	May Qualify ▲ Ω	May Qualify ▲ Φ	May Qualify ▲ Σ
	Insured with In-Network Payer	Patient qualifies for contracted fee ■ §	N/A ♦ (■+§)	N/A ♦	If High Out of Pocket Costs (■+§) Ω	May Qualify for CoPay/Ded ▲ ○ Φ	Qualified patient must choose ▲ Σ
	Non-Medicare, Benefits Exhausted	May Qualify (■+§)	May Qualify (■+§)	May Qualify ▲	May Qualify ▲ Ω	May Qualify ▲ Φ	May Qualify ▲ Σ
	Insured or Medicare Non-Covered or Excluded Service	Patient Self Pays ○ (■+§)	May Qualify (■+§)	May Qualify ▲ §	May Qualify ▲ § Ω	May Qualify ○ ▲ § Φ	May Qualify ○ ▲ § Σ

♦ Patient doesn't qualify

▲ According to provider's written policy

○ If allowed under payer policy

Ω Patient must enroll in CHUSA to be eligible

■ Patient may elect to self-pay by joining CHUSA

§ Written acknowledgment to self-pay may be required

Φ With verified financial hardship

Σ If patient meets written professional courtesy criteria