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**Notice to Insurer of Waiver of Patient’s Co-payments/Co-insurance/Deductible Pursuant to Wis. Stats. §446.02(10)**

Date

Insurance Company

Address

City, WI Zip

RE: Patient/Insured:

D/O/B:

Dear (Insurance Claim Representative):

This letter is intended to serve as notice pursuant to Wisconsin statutes §446.02 that this office has waived all/a portion of the above-referenced patient’s co-payment/co-insurance/deductible for chiropractic services. It is our understanding that your company provides indemnification insurance for this patient’s chiropractic treatment. An accompanying claim form(s) is attached. This office has elected to waive these patient’s charges for service based upon the written documentation from the patient establishing existence of a financial hardship.

Listed below is the information relevant to this offices decision to waive that portion payment as permitted by current Chiropractic Board Examining rules\*:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date of Service** | **Actual Fee** | **Patient Co-Payment / Co- Insurance / Deductible** | **Amount Charged Patient for Co-Payment / Co- Insurance / Deductible** | **Reduced Amount Due from Insurer** |
|  |  |  |  |  |
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|  |  |  |  |  |

Please do not hesitate to contact our office should you have any questions relating to this waiver of charges due from your insurer for chiropractic treatment. Thank you.

Sincerely,

Chiropractor’s name

\*It is recommended that the chiropractor maintain a copy of this letter in the patient’s file. The rules relating to the waiver of the patient’s charge due to “financial hardship” will be promulgated by the Chiropractic Examining Board. The actual amount due from the insurer must be reduced in an amount equal to the portion of the co-payment, co-insurance or deductible waived by the chiropractor due to the patient’s financial hardship. It should be noted that the chiropractor must receive and maintain written documentation supporting the existence of the patient’s financial hardship. Although rules have not yet been developed, the doctor should have copies of payroll/paystubs and a budget from the patient listing all sources of income (rental income, investment income, dividends, spousal support, etc.), monthly expenditures/budget, and other debts.

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