



What is a Doctor's Lien?

Ferguson Family Chiropractic only accepts automobile accident cases on a Doctor's Lien status whether the patient is a current patient in our office or new to our office. If you have any questions regarding signing the Doctor's Lien, please read the information below. We cannot perform your initial exam or continue your care until one is signed for each member involved in your automobile accident case who is being treated in our office.

Because not everyone can afford to pay cash up front for medical expenses, it may be difficult for some individuals to seek treatment following an accident. **While the party at fault may be responsible for payment of the injured party's medical costs, settlement could be months or even years away, leaving the individual with no means with which to seek treatment for his or her injuries.**

A doctor's lien is a way to take care of the problem. Physicians agree to treat a patient immediately and wait to be paid until the case has been settled or won. The patient, and, in some cases, his or her attorney, signs the agreement agreeing that all medical bills will be paid from the proceeds of settlement prior to the individual receiving any funds.

The agreement is a legally binding contract between the doctor and the patient and the attorney or insurance company who are obligated to abide by the terms of the agreement. In other words, when your case settles or ends with a jury verdict, your attorney or adjuster must first pay your doctor's bills prior to releasing any of the funds to you.

Treatment on a lien can be an effective way to get the care that you need without worrying about providers turning accounts over to collection companies and harming your credit while your attorney is working to settle your accident claim. Many physicians who agree to treatment in this way also agree to perform expensive but necessary diagnostic tests and surgeries.

Ferguson Family Chiropractic does not charge any more for our services than they do for patients who are paying for costs as they are treated or who have health insurance. Once your personal injury attorney or insurance claims adjuster settles your claim, your attorney/adjuster will prepare a final settlement statement detailing how the proceeds of settlement are to be disbursed.

If you retained an attorney, your attorney will first collect their fees and costs, then your medical bills will be paid in full, and, then, you should receive the balance of the proceeds. While some physicians will negotiate the amount to be paid from settlement, they are under no legal obligation to accept less than they are owed for service rendered.

Doctors and other professionals who provide services in this way make it possible for individuals without health insurance or other means of payment to receive the best treatment possible for their injuries. A physician's willingness to put his or her bill on hold to ensure that a patient is given the treatment necessary to recover from an accident is a sign that the doctor is putting his or her patient's needs above his or her own.

_____ **(Please initial)** I have read and understand my financial obligation to Ferguson Family Chiropractic as specified in the above information and specified legally by signing the Doctor's Lien on the reverse side of this paper.