

## **A Note Regarding Financial Policies**

### **Do you take medical insurance?**

We accept most medical insurance upon approval for the services we provide. Upon your first visit please present your medical insurance information to the front desk. They will send your information to our billing agency for verification and coverage. Your insurance may provide for office visits, acupuncture care or manual therapy. You will receive notification from our office in 24-48 hours of submittal if your insurance provides benefits for our care.

### **What am I responsible for paying?**

All professional fees are due at the time services are rendered despite medical insurance coverage. The office provides a discounted rate off of our usual and customary fees for payments received when rendered. This will be reflected on your receipt. This allows you the ability to afford the care received until insurance reimbursement is received. The verification of insurance benefits is not a guarantee of payment and you will be responsible for any and all services or procedures rendered. Payment for any herbal or nutritional products or supplies are payable upon receipt or before any orders are placed. Once products are prepared or ordered they are non-refundable. Coverage for herbal and/or nutritional products by insurance is usually not available or limited by most insurance companies. We will bill your insurance claim for you as a courtesy after each of your visits. Your insurance company is billed at our usual and customary professional fees. Any reimbursement from your insurance company received by our office for your care is applied toward your insurance deductible, co-pay or outstanding balance if any. Any credit balance remaining can remain on account or be refunded back to you within 2 weeks.

### **Why is there a difference between what I pay and what my insurance is charged?**

Your insurance is billed our usual and customary professional fees by a contracted billing service. You would be responsible to pay the same charge for our services if payment was not received at the time of service. You are charged a discounted rate for payment of these fees until insurance reimbursement is received.

### **Why do I need to have a credit card or check on file?**

We do not bill patients. Our policy is that a patient will not have a cash personal balance owing. To help keep our fees low by avoiding billing costs and to increase time efficiency, all monies prepaid for our services are held in escrow until the service or product is received. If payment for professional fees is not paid in full on the day of service, the credit card or check will be automatically charged on the next business day to avoid a personal balance owed unless prior financial arrangements have been made with our office. If funds are unavailable when due, all further services will be suspended until balance is paid.

### **Why do I need to prepay for services in the office?**

There are three main reasons why the office utilizes prepayment for services. First, it saves the patient money. Prepayment allows the front desk assistant to complete other tasks other than handling and collecting for fees at the end of each patient visit. In this way, less staff is necessary reducing the overhead of the practice and

keeping your fees low. Secondly, prepayment ensures that you get the care that you need. When you schedule your appointment, you are scheduling the physicians time. Since we reserve this time only for you and do not double or triple book appointments as is common in other offices you are assured in getting the care that you need. Thirdly, if you cannot keep your appointment and provide at least a 24-notice to the office your appointment is 100% refundable. Prepayment for community acupuncture sessions is mandatory as well. The cost of these treatments is discounted based on the fact that the staff other than the physician is not available for patient care (collection of fees or dispensing of herbs/nutritional products) at the time of visit. This allows a lower expense to the office and the savings is passed on to the patient.

**What if I miss an appointment?**

The physician will have set up a specific course of treatment for you. A certain number of treatments in a given period of time are necessary for us to get the results we both desire. Thus, we ask that you follow the guidelines below.

1. If you need to change the time of your appointment, plan to come in another time on the same day.
2. If the same day is not possible be sure to make up the missed appointment then you will be rescheduled at the earliest time possible in that week to avoid relapses or setbacks in care.
3. If you miss / cancel an appointment without a minimum of 24 Business Hours notice the FULL Fee will be charged for that day.

**I have read the above and I understand and accept these policies.**

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**Patient's Signature**

\_\_\_\_\_

**Date**

\_\_\_\_\_

**Patient's Name**