

### **How Insurance Billing Works:**

- We use a billing company to do all of our insurance billing and follow-up. If we did not have this service, we would not be able to take insurance and would have to be a cash practice. We do this in order to make it easier for clients to have access to acupuncture treatments that are covered under their insurance.
- It is extremely time consuming to bill for our clients, even with the billing service. In addition, there are fees that we pay to the billing company in order to provide that service. Many practitioners do not offer this service due to the time demands and the cost.
- Billing your insurance means that we have to wait for payments, sometimes for several months. This can dramatically reduce cash flow on our end, but it allows you to have access to treatment when needed.

### **Fees:**

- We submit only the date of service and the individual procedure codes to our billing company, and the billing company attaches set fees to each of the codes. This is the requirement for billing insurance. Acupuncture procedure codes are also billed in time increments of 15 minutes. We have NO control over the fees that are attached to the codes. \*This is why you may see a discrepancy between what our cash discounted price is and what you will see on a bill.
- Insurance companies decide what they will pay based on what they deem “reasonable and customary”, and this will be dependent upon whether the provider is in or out of network.
- Typically, out of network benefits, if covered, are paid at a higher rate per procedure code than in network benefits. In network benefits are preset, this is the contracted rate that your plan negotiates with the network providers.

- The difficult thing about out of network benefits is that we won't know what we will be paid until we receive payment. Therefore, if there is a maximum dollar allowable per year, we do our best to accommodate the patient and spread large payments out over several visits as long as we make our base fee per visit and are able to cover the fees for billing.

### **How Deductibles Work**

- If you have a deductible that needs to be met, we are happy to bill any dates of service that you have until it is met. When we bill for a date that is applied to your deductible, we are charged \$5.00 per date of service billed by the billing company. For that reason, when we know that we are billing towards a deductible, we ask that you pay that additional charge for those visits. If payment kicks in for any visits that you have already paid for, we will reimburse you for that amount, less your co-payment/coinsurance.

It is our sincere wish that if *ever there is a concern* or question that you may have about billing or finances with our practice, that you contact Eileen directly and immediately. We have yet to have a situation which was not able to be resolved in a way that felt comfortable and equitable.

Having an acupuncture practice is a costly venture. We do all we can to accommodate our clients, and hope that you can understand our need to have clear policies regarding billing and financial practices.