

Healthpointe Acupuncture & Wellness

Financial Policy & Agreement

We are dedicated to providing you with the highest quality of healthcare. Beyond the practice of medicine, all healthcare providers are faced with the task of working with many different insurance companies who help coordinate your healthcare and also help you meet your medical financial responsibilities. It is therefore important to us that you understand our financial policy.

Your responsibility begins when you call to make an appointment. Please know your insurance. Be aware of what they pay for and do not pay for, as well as any co-pay and deductible. If you have health coverage with more than one plan, know the information for all. It is very important that all demographic information you provide at the time of scheduling is accurate. This includes any secondary insurance and in the event you are a dependent on a policy, the subscriber information.

As you register at each visit, you will be asked to verify all demographic information again. All services are rendered to you, as the patient. Therefore, all charges are ultimately your responsibility for payment. By signing this form, you acknowledge your financial responsibility.

Self-Pay

Patient who are not covered by a current insurance plan or do not present a current insurance card at the time of service, are required to pay, in full, for all charges on the day of service. We accept cash (exact change only), check and credit cards. There will be a \$40 fee for a returned check. If a second check is returned, cash will be required for all future payments. Self-pay patients are given a discount for payment at the time-of-service, if they incur fees for 3 or more procedure codes.

Private Insurance

Your health insurance coverage is a contract between you and your health insurance company. We provide billing as a courtesy to you. It is your responsibility to know your plan. You need to know who your primary care physician is, what your plan will and will not pay as well as your co-pay and deductible. You may be required to present your current insurance card at each visit. We will submit your services to your insurance company as long as you have provided us with the proper information.

If we are a participating provider with your plan, all co-pays and deductibles are due in full at time of service and we will accept the usual and customary rate allowed by your insurance company. However, there are some modalities we use that may not be covered by different insurance plans or may require an additional co-pay, even if we are a participating provider. If so, the patient is responsible for the unpaid balance or the additional co-pay.

If we are not a participating provider with your plan, you will be responsible for full payment of services, regardless of your insurance company's determination of usual and customary rates. If your plan has out-of-network benefits you can file for reimbursement yourself.

Worker's Compensation

It is your responsibility to notify us prior to or upon registration for the first office visit, that your case involves a workers' compensation claim. Otherwise, we will bill your regular insurance or hold you responsible for all charges. You are responsible for making sure that we receive the WC claim number, managed care organization handling your claim, allowed diagnosis and accurate date of injury. Upon receipt of this information your claim will be filed. Until all appropriate information is received, you are responsible for the bill. Regular insurance will not be filed for any visits associated with a possible worker's compensation claim, unless a notification is received from the insurer that the claim has been disallowed by WC.

Motor Vehicle Accidents/Personal Injury

In a case where a third party may be liable for payment of your bills, you are responsible for your charges. We cannot act as a go-between in these situations. We will not sign a Doctor's Lien with your attorney. We require payment at the time of service. If you have PIP coverage, we will bill your auto/personal injury insurance if we can confirm that the claim is still open. If not, you will be required to provide payment in full at the time of service. We will not bill your regular insurance for these services. The only exception is an insurance company in which our contract with them specifically states that we must file these claims with the subrogation department. Ultimately, you are responsible for the full balance of these charges.

Medicaid

We have been unable to get on the panel for Medicaid policies in Maryland. At this time Medicaid patients are self-pay.

Medicare

Medicare recently started covering acupuncture for low back pain only. They unfortunately have not yet approved acupuncturists as approved Medicare providers, so we are unable to bill Medicare. We are hopeful that in the next 2-3 years we will be approved to bill Medicare. In the meantime, Medicare patients are self-pay.

Divorce/Child Custody

The parent accompanying the child to their visit will be expected to sign the encounter (billing) form and is ultimately responsible for the bill.

Unaccompanied Minors/Students

Arrangements must be made in advance if you are unable to accompany your child to the office for an appointment. Please call our office to verify all demographics for our records. Be sure to give your child, or person accompanying your child, written permission for our office to treat your child, the proper health insurance card and co-pay, where appropriate. If self-pay, payment in full is expected at time of service.

Missed Appointments/Late Cancels

Unless canceled 24 hours in advance, our policy is to charge the full fee for missed appointments. Please allow us to serve you and other patients better, by keeping scheduled appointments. This charge is not reimbursable by your insurance and is your responsibility.

Additional Information

Any account that goes beyond 90 days (3 months) with an unpaid balance and for which no contract or arrangements have been made, is automatically put into our in-house collection system. If an additional 2 months goes by with no response to our collections letters, the account will be evaluated for potential collection by our outside collections agency.

Please be prepared when you schedule an appointment. Know your insurance and your responsibilities.

At times temporary financial problems may affect the timely payment of your account. You are encouraged to contact and keep in touch with our billing staff to do everything possible to keep our relationship in good standing.