

## 2019 Insurance Billing Practices

*Camden Whole Health's (CWH) Naturopathic doctors operate under a shared expense agreement. Each ND has a fully independent separate business, however they partner in sharing of clinic expenses.*

### **In-Network Insurance Billing Practices for Naturopathic Services**

**Dr. Moskowitz** is an *in-network specialist* with **Community Health Options** and **Cigna**. For patients with these insurers, Dr. Moskowitz will bill for naturopathic services rendered. Patients are responsible for their copay/coinsurance at the time of service. Patients may also be billed at a later date for any remaining balance after insurance claims have been applied and bills adjusted for contractual allowance. Any patient overpayments will be returned to the patient by check in the mail.

### **Out-Of-Network Insurance Billing Practices for Naturopathic Services**

Dr. Moskowitz will *not* bill your insurance if she is *not* an in-network provider with your insurance company (i.e. *not* Community Health Options or Cigna).

Dr. Moskowitz encourages patients to submit their receipts to their insurance company for possible reimbursement. Patients may inquire with their insurance company about how to request reimbursement for out-of-network services. However, patients are responsible for payment at the time of service.

Dr. Moskowitz also encourages patients to file a complaint with the Maine Insurance Commissioner if they are denied coverage and it appears the insurance company is non-compliant according to section 2706 of the ACA. This law states that insurers cannot discriminate between types of licensed providers performing the same services.

Limited hardship discounts are available. Please ask the front desk for the Financial Hardship Application and return it to our billing department for approval prior to your appointment. **If this form is not completed prior to the appointment, payment will be expected in full at the time of service.**

## 2019 Fee Schedule

CPT Code	Description	Fees
<b>ND New Patient</b>		
99201	Minimal/Focused	95
99202	Expanded	150
99203	Detailed	200
99204	Comprehensive mod	275
99205	Comprehensive high	350
<b>ND Return Patient</b>		
99211	Minimal	85
99212	Expanded	130
99213	Detailed	175
99214	Comprehensive	225
99215	Comprehensive	275
<b>Naturopathic Manipulation</b>		
98925	NMT 1-2 areas/15 min.	50
98926	NMT 3-4 areas/30 min.	75
<b>Telephone/Distance Care</b>		
99441	5-10 min	45
99442	11-20 min	65
99443	21-30	95
99212-GT	Skype/Facetime Expanded	130
99213-GT	Skype/Facetime Detailed	175
99214-GT	Skype/Facetime Comprehensive	225
99344	House Call – in 30 min radius	450
<b>Genetic Counselling</b>		
	Opus 23 Report Generation w/o visit	250
OPUS23D	Opus 23 Download and Curation* <i>*This code is always combined with a comprehensive visit (99215)</i>	220
<b>Other</b>		
96372	Therapeutic Injection	35