

## **Insurance Billing Practices 1/1/2018**

*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**

Patients who have insurance plans with companies that our naturopathic doctors (ND) are in-network with pay a co-pay or percentage of the service bill at the time of service unless they have met 100% of their out-of-pocket allowance for the year. Patients may also be billed for unpaid balances after insurance has adjusted for contractual allowance, deductible and co-insurance. Patients whose policies state that they pay a percentage, rather than a copay, are responsible for paying the entire amount of the service fee, at the time of service, at the contracted rate each doctor has agreed to for each service until deductible is met. Once met, these patients pay their policy's contracted percentage.

**Dr. MacDonald** bills insurance, at rates reduced by agreed contractual allowance, (reduced rates agreed upon with the insurance company passed on to the subscribing patients) as an in-network provider for: **Maine Community Health Options.**

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

Dr. MacDonald will bill your insurance even if she is *not* an in-network provider with your insurance company (if your policy allows for out-of-network benefits) for insurance carriers who routinely cover out-of-network naturopathic medicine services. In our local area, while individual policies may vary, the following companies often fall into this category: Anthem, Blue-Cross-Blue-Shield, Cigna. It is our experience that Harvard Pilgrim and Aetna, do not but individual policies may vary. Whether to bill insurance for ND care or not is up to the discretion of Dr. MacDonald.

She will bill insurance for patients with policies with these companies and patients will be expected to pay their out-of-network co-pay, if known at the time of the visit, or \$40 as a predicted co-pay. The exception to this is the patient who has records showing that they have met all deductible and co-insurance and are no longer expected to pay co-pays anymore in that calendar year, in which case, no fee will be collected and 100% will be billed for you. **Please call your insurance company prior to each visit to see where you are with your deductible and ask what your "out-of-network deductible" amount is.**

For patients that do *not* have their insurance billed, who are paying at the time of service, Dr. Barb offers a 10% time of service discount. Patients are provided with a detailed service summary receipt including cpt service codes and icd.10 diagnostic codes. We encourage patients to submit their receipts to their insurance company themselves for possible reimbursement. You may inquire about procedures that are in place for you to request reimbursement yourself and to file a complaint with the Maine Insurance Commissioner (who has requested patients to do so) if you are denied and it appears non-compliant according to section 2706 of the ACA that states that insurers cannot discriminate between types of licensed providers performing the same services.

### **Naturopathic Medicine Discounts:**

1. See 10% time of service discount described in detail above
2. If you can't afford to pay your bill due hardship, request a Financial Hardship Form to apply for one of our limited discounts or request a pay-over-time arrangement. Return forms 7-10 days prior to visit. No time of service discounts apply.
3. Only one discount applies per visit. Discounts cannot be combined. Hardship discounts result in visit frequency limits.

## Acupuncture Billing

### **Acupuncture Insurance Billing Requirements:**

As of January 1, 2018, Barbara MacDonald, ND, LAc will bill your insurance for you, collect fees from your insurance company and bill you for all fees that were not reimbursed by the insurance company if you have what we determine to be a prequalified acupuncture health insurance policy.

Neither doctor is in-network with acupuncture insurance plans. Coverage is based on your policy's out-of-network coverage, your deductible and co-insurance. We will bill insurance for you **after** your insurer has answered questions on the **Acupuncture Coverage Questions Form** or we are very familiar with your policy and know that it will be covered, such as employees of local public schools and hospitals. Patients are responsible for all charges not covered by insurance after insurance has paid their portion, unless significant financial hardship can be established based after completion of the **Hardship Waiver Application**. If you haven't met your 100% out-of-pocket allowance for the year, you will be asked to pay your copay at the time of service or \$40 if the amount is unknown.

**Harvard Pilgrim:** It is our experience that HP doesn't cover naturopathic medicine services and you will be expected to pay for those out of pocket. For acupuncture, however, it appears that some policies may cover out-of-network providers such as their POS Plan and the PPO Plans. Please contact your insurer and have them answer the questions on the Acupuncture Coverage Questions form to avoid common hidden exclusions, etc.

**Cigna, Aetna, United:** these carries vary from policy to policy and we require that you please contact your provider and complete our Acupuncture Coverage Questions form PRIOR to your visit.

**Maine Community Health Options:** MCHO does not cover acupuncture at this time and services will be billed out of pocket. In the case where a Naturopathic and Acupuncture visit is combined, you may pay your copay plus a time of service discounted acupuncture fee. This is your notification that this is an uncovered service.

### **No Acupuncture Insurance?**

If you *do not have out-of-network acupuncture insurance coverage*, you are required to pay at the time of service. You qualify for a "time of service discount."

### **Acupuncture Discount:**

- 1) Time of Service Discounts are offered for acupuncture services (not labs or pharmacy purchases) to those who do not have insurance that covers out-of-network acupuncture or to those with un-met deductible who wish to pay at the time of service. If you have a policy that we bill for, but haven't met your annual deductible (meaning you owe 100% of our bill that day), we are happy to submit your receipt to your insurer. Once the deductible is met, we will bill in full for you. This does not apply to those who have Maine Community Health Options or medicare (some exceptions apply). Patients who have met their deductible and whose insurance policy has been determined to be billable, based on the above criteria, may *not* choose to pay at the time of service in order to receive the TOS discount as insurance laws require consistency.
- 2) When combining Acupuncture with Naturopathic services, the TOS discount only applies to the Acupuncture portion of the services.
- 3) \*Only one discount applies per visit. Discounts cannot be combined.