

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

Dr. MacDonald is an *in-network specialist* with **Community Health Options (MCHO)**. For patients with MCHO, she bills 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.

Please note, MCHO **does not cover acupuncture** at this time and acupuncture will be billed out of pocket. In the case where a naturopathic and acupuncture visit is combined, patients may pay their copay/coinsurance **plus** an acupuncture fee (discounts applied).

Out-Of-Network Insurance Billing Practices

Dr. MacDonald 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. MacDonald 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.

Dr. MacDonald **does not** bill out-of-network insurance companies except in the following circumstances:

1. **Prior to the appointment**, the patient has called their insurance company and filled out the form titled "Insurance Coverage Questionnaire" and the insurance company has indicated that they cover out-of-network naturopathic or acupuncture services. Dr. MacDonald will courtesy bill in this instance and patients will only be expected to pay their out-of-network copay (if known at the time of visit) or a \$40 predicted copay. This form can be found on Dr. MacDonald's practitioner page on www.camdenwholehealth.com. **If this form is not completed prior to the appointment, payment will be expected in full at the time of service.**

Discounts

Dr. Macdonald offers a 18% time of service (TOS) discount for naturopathic services and a 23% time of service (TOS) discount for acupuncture services to patients that **do not** utilize our insurance for billing services. To benefit from this discount, payment in-full is required at the time of service. You will be provided with a detailed receipt should you wish to submit it to insurance.

Only one discount applies per visit. Naturopathic and acupuncture discounts cannot be combined.

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.**

DR. BARBARA MACDONALD, ND, LAC, MSOM

Dr. Barbara MacDonald-Rodgers, ND, LAc, MSOM (NPI: 104 413 0769)

Rates are based on CPT-service codes, which are defined by insurance laws as 'services performed,' not by time. Approximate time it takes to perform this service is listed but is not fixed. Other factors such as number and complexity of the health concerns, examinations, lab tests ordered, etc. determine insurance qualification for each CPT Service Code. Even if a patient does not have insurance, we are obligated to code all patients the same.

New & Return Naturopathic Medicine CPT Codes and Rates 2/20/19:

Code	Rate	-18% TOS	Est. Time	Code	Rate	-18% TOS	Est. Time
New Visit				Return Visits			
99201	65	53.50	15 min	99211	65	53.30	15 min
99202	125	102.5	30 min	99212	122	100.04	30 min
99203	188	154.16	45 min	99213	175	143.50	45 min
99204	270	221.40	60 min	99214	230	188.60	60 min
99205	375	307.50	90 min	99215*	350	287.00	90 min
99354*	100	82.00	+ 15-60	99441*	50	41.00	15" Phone
99355*	100	82.00	+ 30 more	99442*	100	82.00	30" more
No Show*	50	2 nd + missed appointment without 24-hours notice		99443*	150	123.00	CranioSacral...
				99444*	200	164.00	60" Phone

Chinese Medicine/Acupuncture Rates + Combination with ND

Code	Rate	-23% TOS	Est. Time	Code	Rate	TOS Rate	Est. Time
Basic Acupuncture Codes				Treatment Combination Codes (examples of combinations only)			
97139*	30	23.10	15-20 min – Guided imagery	Acu-A 97810, 97811			
97810 Set of needles	65	50.05	15 min	Acu-A + Shiatsu	145	112.00	30 min
97811 next Set of needles	80	61.60	15 min	Acu-A + 99211	210	176.65	45 min
97813 w/ electric stim	70	53.90	15 min	Acu-B 97810; 97811x2	195	162.00	15 min ND + 30 min Acu
97814 w/ electric stim	85	65.45	15 min	Acu-A+CST+Shiatsu	225	173.25	60 min
97610 shiatsu	30	21	10-15 min	Acu-B + 99211	290	238.25	60 minutes
97110 Qi Gong exercises	30	21	10-15 min	Acu-B +99212	347	295.25	30 min ND + 45 min Acu
97140 CranioSacral	50	38.50	10-15 min				

NB: *Uncovered service for Patients with MCHO insurance; Patient responsible for this charge. MCHO does not cover acupuncture, CranioSacral, Qi Gong, Guided Imagery, etc. Insurance companies do not generally pay for shiatsu, heat therapy, CranioSacral Therapy, guided imagery and Qi Gong. These services may be charged separately. There is NO TOS discount offered on ND services when combined with Acupuncture.