

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.

Insurance Billing

Dr. Morrison is currently **not** an in-network provider for any insurance companies.

Dr. Morrison encourages patients to submit their receipts to their insurance company for possible reimbursement. Patients will be provided with a detailed receipt containing the necessary procedure and diagnosis codes at the end of each appointment. 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. Morrison 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.

Time of Service Discounts

Dr. Morrison currently offers a time of service discount (TOS) of 10% for naturopathic services and 20% for acupuncture services. **To qualify for these discounts, you must pay for your entire visit IN FULL at the time of service.**

Financial Hardship

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

Codes are combined depending on medical complexity and length of appointment as determined by Dr. Katy.

- Typical New Patient Appointment (90 Minutes): \$247.5-268*
- Typical Follow Up Appointment (60 minutes): \$140-155*

**Time of service discount already applied to these prices*

CPT Code	Description	Rate	Time of Service Discount
Naturopathic New Patient			-10%
99201	Minimal/Focused	75	67.5
99202	Expanded	100	90
99203	Detailed	160	144
99204	Comprehensive moderate	200	180
99205	Comprehensive high	275	247.5
Naturopathic Return Patient			-10%
99211	Minimal/Focused	50	45
99212	Expanded	75	67.5
99213	Detailed	100	90
99214	Comprehensive moderate	145	130.5
99215	Comprehensive high	170	153
Well-Woman Codes			-10%
99385	Well Woman (new patient) 18-39	275	247.5
99386	Well Woman (new patient) 40-65	275	247.5
99395	Well woman (return patient) 18-39	185	166.5
99396	Well-woman (return patient) 40-65	185	166.5
Telephone/Distance Care			N/A
99441	5-10 min	20	20
99442	11-20 min	40	40
99443	21-30	75	75
Acupuncture			-20%
97810	Initial 15 min	45	36
97811	Additional 15 min	65	52
97016	Cupping	20	16