**Seattle Allergy Natural Solutions Acupuncture for Injury Care & Allergy Treatments** **Kristina Shaw, WA Licensed Acupuncturist & Massage Therapist**

**Clinic Financial Policies**

**Explanation of Insurance Coverage: 1.Many insurance policies do cover acupuncture care but this office makes no representation that your policy does automatically cover this service. Insurance policies may vary greatly in terms of deductible and percentage of coverage for acupuncture care, the number of treatments accepted and if they are required to be authorized by some companies. Because of the variance from one insurance policy to another, I, the acupuncturist require that you, the patient, be responsible for the payment of your deductibles, as well as unpaid balances with this clinic. We do our best to verify your insurance coverage, and will bill your insurance in a timely manner.**

**2. If yours is a qualified insurance case, we may accept assignment of your insurance benefits. As a courtesy to you, we will bill your insurance company.  *You are fully responsible for any amount not paid by your insurance company.* If your insurance company requires a referral or prescription from a doctor, we require confirmation of that referral within two weeks. If the referral is not made within a 2 week time frame, you will be required to pay for the visits at the time of service.**

**3. Payment in full is expected at the time the service is performed unless other arrangements have been made with the office staff or Kristina Shaw. This includes payment for co-pay or co-insurance, HSA accounts and super billings with outside insurance providers. Cash, check, and Visa may be used as payment. A receipt will be provided upon request for those utilizing cash, super billing, or HSA insurance plans. Please note : There is no insurance payment coverage for Chinese herbal formulas or nutritional supplements. These are out of pocket expenses to consider before you come for a treatment.**

**Payment Arrangements: We require that you pay \_\_\_\_\_ % of your charges on a \_\_\_\_\_ basis. Your portion of the bill is expected to be paid by the \_\_\_\_\_ day of each month, and any unpaid balances will be considered past due on the \_\_\_\_\_ day of the following month. Past due balances may have an interest charge of \_\_\_\_\_ applied per month. Or**

**We require that you pay $\_\_\_\_\_ toward today’s charges and $\_\_\_\_\_ on each visit. Your full portion of the bill is expected to be when payment is received from your insurance carrier. Any unpaid balances will be considered past due 30 days following insurance reimbursement. Past due balances may have an interest charge of \_\_\_\_ applied each month.**

**Assignment of Benefits: By signing this form you are authorizing payment of medical benefits will be made directly to this office. If your insurance carrier sends payment to you for services incurred in this clinic, you agree to send or bring those payments to this office upon receipt. However if you pay for your visits in full the assignment will not be reported by this provider and any payment will be sent directly to you.**

**Release of Information & Cancellation Policy: By signing this form you are authorizing this clinic upon request from your insurance carrier the release of any medical or other information necessary to process your claim.**

**As a consideration to our patients, we require a minimum of 24 hours notice of cancellation of your appointment. If you fail to notify us, we reserve the right to charge you for the visit.**

**If you suspend or terminate your care at any time, your portion of all charges for professional services is immediately due and payable to this office. All services rendered by this clinic are charged directly to you, and you ultimately will be personally responsible for payment regardless of your insurance coverage.**

**WE APPRECIATE YOUR UNDERSTANDING AND COOPERATION.**

**I understand and agree to the above.**

**SIGNED\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE\_\_\_\_\_\_\_\_\_\_\_\_**

**Seattle Allergy Natural Solutions & Kristina Shaw’s acupuncture clinic located at 5902 California Ave SW, W Seattle, WA 98136. 206. 932.3718 or 206-370.2600**

**Seattle Allergy Natural Solutions & Mt Rainier Clinic Acupuncture & Medical Massage for Injury Care & Allergy Treatments** **Kristina Shaw, WA. Licensed Acupuncturist & Massage Therapist**

**Health Insurance Coverage & Logistics** **In order to familiarize you how your medical bills will be handled with the financial policies of this clinic we would like to explain.** **Health insurance coverage and the benefits to be paid out to health care professionals have become increasing more complex with the Obama Health Care plan and are sometimes challenging to get payment. For this reason, I have spelled out some financial policies that need to be followed to reduce the errors that can come up.**

**All health insurance companies must be verified beforehand *by the patient (as well as the therapist)* before beginning treatment care. Usually this important inquiry is done after the complimentary 15 minute consultation. All pertinent insurance information needs to be provided on a specific form provided with up to date data for ease in verifying with insurance companies. This step is critical to not space out on or procrastinate about as it can be stressful & uncomfortable finding out later that you’re insurance does not provide benefits for specific health conditions and you are required to pay out of pocket. It is best not to have unpleasant surprises that way.**

**If you have insurance coverage for acupuncture services or medical massage, there is a good chance your insurance will cover you for acute injury care work. This is especially so if it is a recent car accident. Long standing chronic injuries are harder to get insurance coverage for as they limit the number of treatments allotted for each ICD medical code used.**

**Insurance Coverage This clinic accepts many larger, well established insurance companies, including Premera, Lifewise, and Aetna & Cigna *as in network providers.* Kris Shaw, the acupuncturist is *an out of network insurance provider* for *some* Group Health plans (Options & Alliant Plus), First Choice and most Regeance (Boeing & Uniform plans) Out of network providers insurance carriers require special attention to make sure acupuncture services are covered. They tend to take 8 to 12 weeks to get reimbursed for services.**

**Please note: The newer insurance companies that have come on the scene this year under the Obama Health Care plans are unlikely to have insurance coverage, as Kris Shaw is NOT A PROVIDER for many of these smaller insurance carriers.**

**What ‘s a Superbill?** **The acupuncturist will provide a superbill for some patients that are out of network insurance companies for the patient to submit their own medial bill for services rendered. This will be the case for most Regeance plans, with Boeing or Uniform managed. Super billing as a term meaning the acupuncturist is paid up front for each treatment and is provided a superbill with itemized services for the patient to send in to their insurance company*.* Every 2-3 acupuncture treatments, a super bill will be written up for the patient to submit. *You have the option of check, credit card, or cash to pay the acupuncturist at the time of service.* It takes 4 to 6 weeks to be reimbursed.**

**Even with a superbill, the steps of insurance verifications are still required to make inquiries about. Normally authorization or verification takes 5-10 minutes with insurance companies and the right questions need to be asked to get clear answers. The more you know beforehand with getting authorization from your insurance company, the more you know what they *will or will not* cover on your plan.**

**What’s an HSA Account? HSA health spending accounts are some of the newer way of addressing insurance coverage in 2014 & 2015. If you have an HSA insurance plan through some of the major insurance companies, *it needs to be discussed with the acupuncturist at the first treatment.* HSA accounts require payment of services at the time of the first treatment. You have the option of check or credit card in making payment. There are deductibles that may need to be covered too on an HSA health spending account.**

**Medicare Benefits & Deductibles:**  **Medicare for those that are retired or on disability  *WILL NOT cover the services of acupuncture or medical massage*. If you have some secondary insurance coverage beside your medicare benefits, you may be eligible for acupuncture services. AARP & United Health Care secondary plans do not cover alternative health care services**

**You, as the informed patient need to know up front how much of a deductible is required by your yearly insurance carrier. It can vary from $200 to $5000 a year, depending if you have a single or family policy. The most important question to find answers to is whether your deductible has been met? If you have *not met your deductible* for the year, *you are responsible to cover the cost of your acupuncture or medical massage treatments either by check or credit card at the time that services are rendered.* The customer service of your insurance company can provide you with these answers as well as a tabulated amount as to how much health care services you have used, especially during the winter months.**

**If your deductible has been met, you will only have co-pays or co-insurance for each treatment. Receipts can be provided as proof of payment &**