

Albany Acupuncture Clinic Patient Insurance Information Sheet

The last several years have brought many changes in the health care industry. It has become very difficult for our staff to keep track of all the variations that exist among insurance policies. We are happy to work with you and your insurance representatives to understand the coverage existing under the policy or policies you carry. We are willing to contact your insurance company for pre-authorization, and we are willing to bill them if it is a plan with which we participate. If we do not participate with your plan, you must contact your insurance company and determine the terms of your coverage. It is ultimately your responsibility to ensure payment to our office. If your insurance does not pay for the services rendered, we will bill you directly. **Our rates are in accordance with the Oregon Workers Compensation fee schedule.** Codes used for insurance by our office are New Patients (99203, 99204, 99205), Established Office Visits (99211, 99212, 99213, 99214), Acupuncture (97810 for initial and 97811 for additional units of time), Manual Therapy 97140. Cupping, Moxabustion, Infra-red Heat therapy, and Gua Sha may have their own codes with some insurers.

To help ensure the proper coverage exists, prior to treatment by our D.Ac Mandi, we are providing the following guidelines concerning what our office will need to be able to process an insurance claim for you:

• In most cases a referral from a primary care physician or other physician treating you currently is not necessary.

• We need to know about all of your insurances. We will need to make a copy of your insurance card(s). We will also need to know which policy is primary and if there are any secondary policies.

• We participate with a large number of plans; however, we do not participate with ALL plans. Our participation is based on the plan's financial terms, as well as if they off us the opportunity to participate. Some plans limit the type of provider that can participate.

For example, a plan may offer a physician the opportunity to participate, but not allow our acupuncturist the same opportunity. We usually know right away if we are not a provider with your plan and will tell you. If we are not a provider under your plan, you may choose to see one of our practitioners, but you will be responsible for payment at the time of the visit.

• If you have been in an automobile accident which has not extinguished Person Injury Protection (PIP) funds we will bill your insurance. They will in turn bill the at-fault's insurance. If PIP is extinguished or if you have auto-no-fault policies which are the coordinated type means you will have to follow the parameters of your health insurance policy first because they are primary. We will need information about the auto accident you were involved in.

• If you have an injury that is to be covered by workers' compensation, we will need to know that up front. We will always call the workers' compensation carrier for prior approval, the date of the injury and the assigned case number.

• With most insurance plans, there is a deductible and co-pay amount established for each office visit. The co-pay is due at the time of your visit in our office. If there is a discrepancy with the amount the co-pay is listed as either on your card, on the benefits printed off the insurance companies web portal, or given verbally to our clinic by a representative of the insurance company, we will collect the larger amount listed. If, when your insurance company pays, the smaller amount is the correct one we will refund the difference. This minimizes the time required to ensure payment in full for services and reduces billing expenses both financially and through staff time.

If you have any questions concerning insurance and/or payment for services rendered at Albany Acupuncture Clinic, please call our office at (541) 928-2171. Thank You