

Cancellation & Financial Agreement 1.13.2026

Updated 1.13.2026

2026 Rate Changes Notice

New Rates will be effective for Packages at Roots and Rivers Naturopathic.

Effective January 13, 2026:

- New Patients will experience Full pricing in Establish Care Packages (i.e. discounts removed).
- Constitutional Hydrotherapy will increase in price to better reflect costs and time, effective February 1, 2026. 1 CHT: \$105. Package of 5 CHTS (\$100 each): \$500. Package of 10 CHTs (\$95 each): \$950. Package of 15 CHTS (\$90 each): \$1,350. Packages expire within 2 months as they are meant to be used within a close time frame.

Effective October 1, 2026:

- ND Rate increases will take effect October 1st, 2026 for follow up visits reflecting the ND Hourly rate adjustment to \$345 that we do about every 2 years (bi-annually).

Cancellation & Financial Agreement Policies

After the First Intake and 2nd Visit, one is considered an Established Patient. Generally, New Patient Intakes include a 2-3 hour intake (medical billing code: 99204 or 99205) and 1 60 minute follow-up (medical billing code 99213 or 99214). A package Price is available for both appointments to incentivize commitment. The 2nd visit must be completed within 2 months of first visit or else it is forfeited due to the nature of the package offer.

- Please feel free to take your medications/supplements with you.
- Please plan 1 extra hour to allow for extra care, admin work, billing, invoicing, courtesy, or delay.

For Established Patients Return Visits are billed at the hourly rate. Telephone calls, e-mail and chat communications may be subject to time-based invoicing at the hourly rate.

A Credit Card is required to make an appointment and held via Healthie, the secure and PCI compliant Electronic Medical Record System, for the purpose of invoicing. Payment is collected at the time of the appointment.

Prices are subject to change. It is customary to experience 5-10% annual increases (or 10-20% Bi-annual increases) to reflect experience in the field, cost of living increase, and other considerations.

Cancellation and Rescheduling (updated 5.28.2025)

Notice must be by email, text, or voicemail. Please note there is a cancellation fee for most appointments that are not cancelled or rescheduled in a timely manner:

Dr. Gussak is not contracted with insurance and so you agree that all services are self-pay. You may ask for a Superbill for you to submit for reimbursement through your own insurance company if you have out-of-network coverages that cover naturopathic care.

I hereby agree to the document above.

Information about Medical Evaluation & Management Pricing

Updated Price List is on website: <https://rootsandrivers.health/>. (<https://www.rootsandrivers.health/>) By consenting below, I take responsibility to check the website for price changes and updates before visits.

Medical Billing is a combination of time, task, and complexity. Details of Evaluation & Management Codes can be found at <https://www.aafp.org/pubs/fpm/issues/2008/1100/p22.html>
(<https://www.aafp.org/pubs/fpm/issues/2008/1100/p22.html>)

Price List may be subject to change. Inflation expectations usually suggest price increases annually of 5-15% for services.

Telephone calls, e-mail and chat communications are subject to time-based invoicing at the hourly physician rate. Time includes physician review of chart, time before and after communication, and the time of communication.

A Credit Card is required to make an appointment and held via Healthie, the secure and PCI compliant Electronic Medical Record System, for the purpose of invoicing. **Payment is collected at the time of the appointment.**

Agreement*

I have checked and accept the www.RootsandRivers.Health Website for the services and price list. I understand to check this website for the most up to date pricing.

I hereby agree to the document above.

NEW PATIENTS: PLEASE LET US KNOW BEFORE THE VISIT WHICH PAYMENT OPTION YOU WANT.

ESTABLISH CARE PACKAGES include:

1. Initial Visit with Comprehensive History and Physical Exam
2. Food Intolerance Evaluation via the Carroll Method(TM). This informs the treatment plan and prescribed diet. The sample is obtained in the initial visit and results are reviewed in the 2nd visit.
3. Second Visit to review the treatment plan in person, additional teaching of natural health care practices, dietary counseling.
4. After the two visits, you are now an established patient who can receive regular continuing care and acute care with our clinic.

Packages: invoices are paid at the first visit with the card your provided on file. Packages expire within 2 months as they are intended to be used in a 2 month period. Physician determines level of medical complexity based on medical decision making. Installment Plans are at full value of the services and paid every 2 weeks for a total of 4 times Please let us know wen the first visit begins if you want the installment plan.

ND Time means time spent by physician before, during and after medical encounter: chart review, documentation, physical exam, previewing and prepping for visit, intake review, placing and reviewing lab orders, prescriptions, making a treatment plan.

Pricing is on our website --> [Services and Pricing Tab](#).

Pre-Pay Package appointments expire after 2 months of 1st visit. Cancelled or rescheduled visits forfeit \$250 deposit if notification via email or text is not received within 48 hours.

I have insurance and am opting to self-pay for services at Roots & Rivers Naturopathic Medical Center. I understand that I may request a Superbill which I may submit on my own for reimbursement from my insurance company. I also understand that reimbursement is not guaranteed.

[Initials]

Roots and Rivers Foundation is the non-profit 501(c)3 public charity portion of the clinic which started January 2024 to increase access to Naturopathic care.

Financial Assistance Program (LIMITED AVAILABILITY)

Roots and Rivers Foundation is the non-profit 501(c)3 public charity portion of the clinic which started January 2024 to increase access to Naturopathic care.

If you are experiencing financial and/or life hardship, please call our office and we will be happy to discuss options with you. It just takes a form to apply, and you may receive a percentage off services and Fullscript (the online dispensary). This does not apply to purchases from the office medicinary. Remind about this at your visit and we will get you set up.

Donations are tax-deductible: [PayPal Donation Link \(https://www.paypal.com/donate/?hosted_button_id=QGCTHKNN7MMPE\)](https://www.paypal.com/donate/?hosted_button_id=QGCTHKNN7MMPE)

If you are happy with your naturopathic journey and wish to pass it on to someone else, please consider donating naturopathic care to those in need by donating to the Giving Fund.

With your help, we can support R|R to generously provide time, education, and naturopathic medical services to those affected by financial and/or life circumstantial hardships.

About Us: Roots and Rivers Foundation (sometimes also called The Gussak, N.D. Family Foundation) is a 501c3 charitable organization with the mission to further the theory and practice of traditional naturopathic medicine for current and future generations in order to preserve the purpose of medicine to help and at least do no harm.

We support R|R to generously provide time, education, and naturopathic medical services to those affected by financial and/or life circumstantial hardships.

Who is eligible?

1. Financial Hardship: total household income is at or below 200% of the [Federal Poverty Line \(https://www.medicaidplanningassistance.org/federal-poverty-guidelines/\)](https://www.medicaidplanningassistance.org/federal-poverty-guidelines/)

2. Life Hardships can include but is not limited to

- family or personal history of incarceration
- Clinician Burnout/Compassion Fatigue
- Iatrogenicity (<https://rootsanddrivers.health/iatrogenicity-org>)

If you would like to apply, please speak to a staff member directly. Please note, there may be limitations to the number of people to whom we may extend this courtesy. Re-application is yearly.

FOR ESTABLISHED PATIENTS

Constitutional Hydrotherapy

Constitutional Hydrotherapy (C.H.T) is an advanced, naturopathic technique to stimulate vitality, normalize body temperature, tonify organs, and increase hydration by providing the basic ingredients for health: Rest, Electricity and Water.

This is a gentle and non-supplement detoxification. There are multiple beneficial effects and multiple variations. Sessions are between 60-90 minutes with a brief Naturopathic Physician check to adjust treatments. If the patient required more in depth care, such as a mini treatment plan or acute homeopathic, for example, then a 99211 or 99212 medical billing code may be added.

[Learn More \(https://rootsanddrivers.health/c-h-t-%7C-hydrotherapy-1\)](https://rootsanddrivers.health/c-h-t-%7C-hydrotherapy-1)

Pricing is on our website --> Services and Pricing Tab.

- Packages expire within 2 months because they are meant to be done in a close time frame.
- Treatment times are at 1:45 and 3:45 on most Tuesdays, Wednesdays, and Thursdays.
- Arrive 10 minutes early and wear warm clothing.
- Efficacy may be increased by arriving fasted from solid foods by a few hours and by maintaining a water-fast for 6 hours post-treatment, if medically safe to do so. Use Carrot-Celery Electrolyte broth as "Nature's Gatorade" if needed.
- N.D. briefly visits to make appropriate adjustments to the C.H.T. treatment. New problems requesting a treatment plan are subject to medical visit billing (see E&M medical visits list)
- There are many variations so that progress and care is individualized.
- CPT Codes for Superbills: 97032 (electrical stimulation) + 97034 (contrast baths)
- Add-ons:
 - Additional Electrotherapy - additional sine wave, diathermy, cold laser
 - Supplemental Oxygen
 - Mini Treatment plan or physician eval for outside of regularly scheduled visit

Medical Billing Codes For Established Patients : Outside of Scheduled Medical Visit Fees

For requests are made outside of an appointment time, this requires the physician to review the chart and/or note additional medical documentation. They are subject to the medical billing codes, most often 99211 or 99212 for services such as:

- Rx refills requested outside regular visit (It is common practice to allow refills for 1 year to ensure proper follow up and management.)
- Letter Writing
- Acute Homeopathic or Hydrotherapy Rx
- Brief Responses via Phone/Email/Text inquiries about known or current issues. New or worsening issues may be subject to higher medical billing code.

Medical Billing Codes For Established Patients: Regularly Scheduled E&M Visits

Follow-up Medical Visits | E&M: Evaluation & Management

It is encouraged that you follow up every 6-12 months for maintenance care. For More active management, follow-ups are recommended every 2-3 months. There is a general rule of thumb to meet with your doctor at least every 3 years to stay current. After 3 years of not being seen, It is customary that the next visit is billed as a new patient code (99204 or 99205)

Follow-ups, continuing care & acute care visits (Adult | Peds)

To learn more go to <https://www.aafp.org/family-physician/practice-and-career/>

About Medical Billing

We typically spend more time with patients than the insurance billing model allows. Total N.D. times are reflected by the E&M codes describe the level of service delivered at the visit based on tasks, complexity, time, and documentation and review of labs before and after a visit by the physician. The last digit refers to the level of complexity. The most commonly billed are 99213 and 99214.

Procedures and Treatments during the visit are additional to the medical visit in cost and time.

Price List by Medical Billing Code 1.13.2026-9.30.2026

Based on Hourly N.D. Consult Rate.....300 adults| 250 peds

NOTE: Effective October 1, 2026, ND Rate will become 345 adults / 295 peds.

Outside Regular Visits:

99211: Non-complex..... 100 adults | 75 peds

- ND Time 5-15 minutes, brief mini treatment plan, Rx Refills with minimal check in, Letter writing, Lab Ordering/Functional Med Interpretation

99212, Minimal Complexity..... 150 adults | 125 peds

- ND Time 15-30, Mini Individualized Treatment Plan, new RX order, Straightforward medical problem with minimal complexity

Regular visits:

99213, Low complexity Visit.....225 | 175 (Beginning 10.1.2026: 255|185)

- Expanded Problem Focused with low medical complexity. Average N.D. time before, during & after visit: 45-60 min

99214, Regular, moderate complexity visit.....300 | 250 (most common) (Beginning 10.1.2026: 345|295)

- Detailed Problem Focused with moderate medical complexity. Average N.D. time before, during & after visit: 60-75 min

99215, High Complexity Visit.....375 | 312.50 (Beginning 10.1.2026 425|365)

- Comprehensive History & Exam with High Medical Complexity. Average N.D. time before, during & after visit: 75-90 min

Miscellaneous:

99417, prolonged services provided75 | 50(Beginning 10.1.2026: 85|75)

97032, Electrotherapy (e.g. Diathermy, Cold Laser, Sine Wave).....30 (Beginning 10.1.2026 40)

36415, Venipuncture/Phlebotomy.....75 (Beginning 10.1.2026 100)

93000 ECG or Heart Sound Recorder in office....50|35 (Beginning 10.1.2026: same)

Constitutional Hydrotherapy: 97032 (electrical stimulation) + 97034 (contrast baths) x2..... 105 each. packages available to be used within 2 months.

FIE | Food Intolerance Evaluation for non-patients.....500

A great option for those who already have a great doctor and just want to receive dietary counseling on food intolerances. This includes

- a 15 minute sample collection visit followed by 1 hour in person dietary counseling appointment.
- *No medical advice can be given for this service.*

Late Cancellation Fee, \$75 Fee for appointments cancelled or rescheduled within 24-72 hour

No Show Fee, \$250 No-Show Fee or same day cancellation

Initial Visit Prices:

99203: New Patient | Basic.....450 | 375 (Beginning 10.1.2026: 517.50|442.50)

- Issues addressed are low level, straight-forward medical decision making.
- N.D. time before, during & after visit: 1.5 hours
- CPT Code 99203 | Minimal complexity | Typical time using the insurance model: 30-44 minutes
- Additional \$200 FIE Processing Fee is applied at first visit.

99204: New Patient | Moderate (most commonly used).....600 | 500 (Beginning 10.1.2026 690|590)

Issues addressed are moderate level of medical decision making.

- ND Time before, during & after visit: 2-2.5 hours
- Typical time using the insurance model: 45-59 minutes
- Additional \$200 FIE Processing Fee is applied at first visit.

99205: New Patient | Complex.....900| 750 (Beginning 10.1.2026 1035|885)

Issues addressed are high medical complexity and require a higher degree of medical decision making.

- ND Time before, during & after visit: 3-4 hours
- Typical time using the insurance model: 60 minutes
- *Additional \$200 FIE (Food Intolerance Evaluation) Processing Fee is applied at first visit.*

FIE | Food Intolerance Evaluation Fee for patients.....200 fee

FOR PATIENTS ESTABLISHING CARE: \$200

Additional FIE (Food Intolerance Evaluation) Processing Fee is applied at first visit. Results are discussed as part of the 2nd visit's Diet & Treatment Plan Presentation.

Diet & Treatment Plan Presentation.....300 | 250 (Beginning 10.1.2026: 245|295)

At the 2nd visit, a walk through of the prescribed diet and treatment plan is taught. CPT Code: 99214

I understand to communicate with my doctor about superbills at the time of the visit to reduce admin time. *

[Initials]

I understand it is my responsibility to check the website for the most updated pricing.

{Initials}

I have Medicare and understand that I waive coverage because Naturopaths are not federally regulated.

[Initials] - Skip if you do not have medicare

I understand payment is due at the time of service. I understand to communicate any financial considerations verbally before the visit begins.

{initials}

Client signature for agreement and confirmation of having reviewed and agreeing to this entire document:*

(This will require your client's signature)