

**Light & Joy Acupuncture**  
**Billing Practices for Insurance**

Dear Patients,

We are making sure our office insurance billing practice is clear and concise. Please review this letter carefully, sign and date at the end to acknowledge you have read and understand how our office will bill your insurance for acupuncture treatments.

1. We are in network with Blue Shield and Cigna only. All other insurance companies are billed out of network.
2. There are many variations of plans within the same insurance company. For examples: you may or may not have a copayment, variations in copayment amount, high or low individual/family deductibles, limitations on benefit for in/out of network, and treatment procedure codes exclusions, etc.
3. If we are billing your insurance, we will do our best to call your insurance carrier to make sure you have Acupuncture benefits before you receive treatment. With most insurance companies, we can check insurance benefits only during weekdays at specified open office hours only. There are cases when due to the timing of your treatment (last minute, emergency or weekend) we will not be able to verify your benefits prior to the treatment. We focus on helping people first, always.
4. Please note that even if your insurance carrier states that you have acupuncture coverage, both your insurance company and our office cannot guarantee that they will pay for Acupuncture treatments until the claim is submitted and processed by your insurance.
5. Once you have received treatment by us, we will bill your insurance carrier at our insurance treatment procedure rates. Some carriers payout in 4 weeks, and some payout up to 12 weeks or later. There are situations where Light & Joy will not receive payments from your insurance. For examples:
  - a. If your individual/family deductible has not been met for the year, Light & Joy will receive no payment, it will all go to your deductible.
  - b. If you have more than one insurance, there may be complications with payments and a delay in processing for up to 1 year is possible.
  - c. If you change your insurance plan from PPO to EPO or PPO to HMO in the beginning of the year and if we are no longer in network with your insurance carrier.
  - d. If you are late in paying your insurance premium.
  - e. Some insurance companies only pay for a very specific condition or situation. We have seen one insurance coverage where it is only covered for acupuncture anesthesia and performed in the hospital by MD only.
6. NOTE – claim for treatment procedures for billing insurance rates are different than our discounted cash pay amounts. The average rate is \$300 - \$440.00 for a first office visit, and \$250 - \$350 for follow up visits. It all depends on the modalities, time and protocols used during your treatment. What we bill is not what the insurance will pay us. Depending on your acupuncture benefit coverage, there are times, we do not get payment at all or very low payment.

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7. It takes time and resources for our office to work with insurance companies. We understand it can take your time also. We would like to work with you and your insurance company to maximize your benefit. When we get no payment through your insurance however, please understand that we will bill you our cash discounted rate amount once insurance notifies us in writing that no payment will be made:

**\$130.00 for first office visit and \$95.00 for follow up office visits**

8. You always have access to your claim information by contacting your insurance company directly. Your insurance company will usually send an Explanation of Benefit (EOB) letter to you directly letting you know the details of the claims: how much will go to your deductible, billing procedures and rates, treatment dates and what they will reimburse to Light & Joy Acupuncture.
9. Please expect a letter from us if we receive no payment from your Insurance carrier to cover our cost. We appreciate your prompt payment and response. You can call us to pay via phone with a credit card or via mail with personal check.

You are always welcome to ask us questions by contacting us directly. Thank you for your time and understanding.

Print name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature:

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