

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 Cigna only. All other insurance companies are billed out of network.
2. **Attention Anthem Blue Cross member:** once your deductible has been met, check payments for submitted claims are sent to you directly instead of to our office. This is because Light & Joy is out of network with Anthem Blue Cross. We will verify your insurance before we bill. If you have not met your deductible, we ask you to prepay our cash price for your visits. Once you start receiving check payments from Anthem, you are agreeing to hold on to the check payment, mail it to us or bring it to us on your next visit.
3. Even within the same insurance company, plans vary in deductible amounts, co-pay/co-insurance, visit limits, covered procedure codes, exclusions, etc.
4. We will do our best to verify your insurance to make sure you have Acupuncture benefits prior to receiving treatment. With most insurance companies, we can verify benefits within one business day. There are instances when we will not be able to verify coverage prior to your treatment (i.e. last minute, emergency or weekend). We appreciate your understanding. We focus on helping people first, always.
5. Even though your insurance carrier confirmed acupuncture benefits, our office and your insurance cannot guarantee claims submitted will be paid.
6. Following your treatment, we will bill your insurance at our insurance billing rates. Payments received from claims submitted can range from 2 -12 weeks or later. Examples when Light & Joy may not receive payments from your insurance:
 - a. If your individual/family deductible has not been met for the year.
 - 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.
7. Insurance claims submitted for services rendered are larger than our discounted cash rate. The average insurance rate varies between \$400 - \$520 for a first office visit, and \$300 - \$395 for any follow up visits. Claims submitted fluctuate in price depending on the time spent and modalities used. What we bill is not what the insurance will pay us. Depending on your benefits, there are instances, we do not get payment at all or very low payment.

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8. 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 benefits. However, when we do not receive payment through your insurance, please understand we will bill you our discounted cash rate once insurance notifies us in writing that no payment will be given:

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

9. 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.
10. Please expect a letter/email/call from us if we do not receive 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:
