

# Insurance and Financial Agreement for Evergreen Medical Acupuncture, LLC

## Insurance Policies

Many insurance policies cover Acupuncture, but we do not claim that your policy does. Policies differ significantly in terms of deductible and percentage of coverage for Acupuncture. If we are In-Network with your insurance we will verify coverage with a professional billing entity and submit your claim for reimbursement. We do not guarantee coverage. By signing these forms you understand that it is ultimately the patient's responsibility to know and understand their insurance policy and what it covers. We may provide you with what your insurance company claims, but our verbal or written word as to what your insurance has claimed your policy covers IS NOT A GUARANTEE to coverage. If we submit your insurance claim and your insurance refuses to cover the cost of your treatments, you, as the patient WILL be responsible for the cost of your treatments.

## In-Network

On your insurance claims, we bill under our Medical Director. You may see his name as the rendering provider for your services. As of January 2020, CMS is allowing Acupuncture clinics to bill Medicare under a Medical Director. Even if you have Medicare Part B, there is no guarantee of coverage as your supplement or advantage plan might require us to bill them first. If we are not in-network with your Medicare supplement plan or advantage plan, you will not have insurance coverage for acupuncture in-network. We do have the ability to bill out-of-network plans; coverage varies.

- As of January 1st, 2023 only Dr. Jill Zundelevich is in-network with VA/Triwest
- As of January 1st, 2023, all rendering providers at Evergreen Medical Acupuncture are in-network with Medicare Part B.
- Dr. Jill Zundelevich and Dr. Jen Kralowetz are in network with \*most United HealthCare policies.

## Out-of-Network

We can bill your insurance for OON benefits. Most times you are responsible for a portion of that bill. Many times Insurance companies send the check to the patient. Those checks are the property of Evergreen Medical Acupuncture, even though many times the checks are written to the patient. We require the patient to give us the EOB, and write Evergreen Medical Acupuncture a check for the same amount within 30 days. We cannot take credit card payments to reimburse for those insurance reimbursement checks. If a patient is paid less than \$95 from their insurance for their OON benefits, the patient is required to pay EMA the difference of that balance. If the patient receives a check that is more than \$95, the patient is legally bound to render 100% of the paid amount to EMA.

- We do take all HSA/FHA debit or credit cards
- We do bill all Auto Accident Claims
- We do NOT take any Workmans Comp claims

## Release of Information

Your insurance company may require medical reports to document your treatment and progress. Your signature authorizes the release of medical information necessary to process your claim.

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### Financial Responsibility

- If I have a scheduled appointment, and I do not understand or know my insurance benefits (or if they have not been verified) at the time of the scheduled appointment, I will be liable to pay a \$145 fee with or without services being rendered.
- My insurance company may not give me accurate information about my benefits and benefits are only valid when verified through Evergreen Medical Acupuncture's verification company.
- If I do not use my full and legal name to book this appointment, I am liable to pay my bill in full for any services provided if my insurance does not pay out due to legal/name issues.
- I agree to pay my bill in full for services rendered if I forgot to list other insurances such as Secondary Policies, Advantage Plans, or other insurances that could prevent my primary insurance from paying out for my services.
- Any balance unpaid for more than 30 days will accrue an 8% interest. If services are rendered for a Self/Cash pay patient, you are required to pay for your services no later than 48 hours after services are rendered, otherwise an 8% interest will accrue.

By signing, you agree that you are receiving or about to receive health care services in this office. You understand that you are responsible for paying all non-insurance related fees when services are rendered, including herbs, etc. If you choose to use your insurance you understand that you will be responsible for all "non-covered" services and /or coinsurance/copays associated with your office visits. In addition, by signing, you authorize the insurance payment of medical benefits to Evergreen Medical Acupuncture directly. An EOB or Explanation of Benefits may or may not be given to you. By signing, you understand that insurance fee schedules are different from cash fees and that your insurance is not paying more by being billed. I agree to pay for the treatments, supplements, and care rendered to me at Evergreen Medical Acupuncture Clinics.

Signature

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Printed Name

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Date

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