

Financial Policy & Assignment of Benefits

Welcome to our practice. To provide the highest quality of care, we require all patients to review and sign our financial policy. Please feel free to ask our staff if you have any questions.

1. Payment Responsibility & Methods

All responsibility for payment of services provided for yourself or your dependents is yours. Payment is due and payable at the time services are rendered.

- **Accepted Methods:** Credit Cards (Visa, Mastercard, Amex, Discover), Cash, Venmo, HSA, and Insurance.
- **Past Due Accounts:** Accounts unpaid for **60 days** may be turned over to collections. In this event, you agree to pay all attorney and collection fees.

2. Credit Card on File (CCOF)

We require a credit card on file to:

1. Hold scheduled appointments.
 2. Recover fees for missed or late-canceled appointments.
 3. Charge for services rendered at the time of service.
- **Your Control:** You may update, change, or delete your card via the patient portal or by contacting us.
 - **Authorization:** We will only charge for amounts agreed upon prior to the transaction.

3. Self-Pay Patients

Fees are due at the time services are rendered. Any "Pre-pay" discount programs are applied only when paid at the time of service.

4. Insurance Patients

As a courtesy, we will bill your insurance provider. However, **this office makes no representation that your specific policy covers acupuncture.** Coverage varies significantly regarding deductibles and percentages.

- **Verifying Coverage:** We will do our best to verify your benefits, but you are ultimately responsible for deductibles, co-payments, and balances exceeding insurance limits.
- **Pre-payment:** For out-of-network policies, we may require pre-payment at cash rates until insurance payment is verified.
- **Plan-Specific Details:**
 - **United Healthcare:** Most POS policies pay the standard rate and cover standard Acupuncture.
 - **Cigna:** Generally covers Pain Management only (typically a 30-minute session). Additional services (cupping, infrared, electrical stim) or non-pain health concerns may incur additional self-pay charges.
 - **Aetna/BCBSTX:** We are **Out-of-Network**. Verification may take 1–3 business days.
 - **Medicare:** Most licensed Acupuncturists are not covered. Exceptions exist for specific Cigna/Aetna plans via ASH for **Low Back Pain only**.

5. Deductibles & Unpaid Visits

- **Deductibles:** We charge our insurance self-pay rate until your deductible is met. For Aetna, BCBS, and Cigna, we may charge the upfront self-pay rate until the first **Explanation of Benefits (EOB)** is received, at which point we will adjust future payments.
- **Unpaid Claims:** If your insurance issues a \$0 payment, we will charge our regular self-pay insurance rate. Any balance is considered past due 30 days after insurance reimbursement.

6. Assignment of Benefits & Release of Information

- **Direct Payment:** You authorize medical benefits to be paid directly to this office. If your carrier sends payment to you directly for services rendered here, you agree to forward that payment to this office immediately.

- *Note: If you pay in full at the time of visit, the assignment will not be reported, and insurance reimbursement will go to you.*
- **Information Release:** You authorize the release of any medical information necessary to process claims or request government benefits.

7. Voluntary Termination of Care

If you suspend or terminate your care, all outstanding charges for professional services become **immediately due and payable**.

Patient Acknowledgement

Payment Type (Please select one):

Self-Pay

Insurance Pay

By signing below, I acknowledge that I have read, understood, and agree to the financial policies outlined above.