

HMO & LAB POLICIES

M Cheikin MD

Dear Patient:

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With the ever-deteriorating "coverage" by insurance carriers, there has been confusion and frustration over responsibility for visit referrals and payment and interpretation of laboratory studies. Most holistic practices do not participate in health insurance plans because of these difficulties. While we "accept" most insurance plans for medically necessary office visits, our patients are required to be pro-active regarding their coverage and their laboratory studies. The following policies apply:

1. It is your responsibility to understand your coverage, and to review your policy with your carrier before accepting any services, whether medical, lab or other. Because of the huge numbers of insurance plans, we are unable to manage the specifics of your plan. It is your responsibility and entitlement to know how your plan works. There is no guarantee that any service will be covered by your carrier. Some plans capitulate to specific labs (i.e. Quest or LabCorp).
2. We have no input or control over your insurance carrier's policies regarding coverage, deductibles, co-pays, exclusions or what they deem (often arbitrarily) to be "experimental". We will do our best to provide appropriate diagnostic codes and treatment codes to medically justify the services provided and the labs ordered. Only medically necessary and conventional services and labs will be ordered for coverage by your insurance.
3. Non-conventional services and labs (i.e. acupuncture, yoga, heavy metal tests, halide tests, etc.) that we believe are not covered by insurance (such as homocysteine not covered by Aetna) will be your responsibility. As best as we know, we will tell you in advance before such services or studies are performed.
4. If you know that your carrier does not "cover" certain important labs (such as homocysteine by Aetna) that are provided by conventional labs such as Quest or LabCorp, we can often perform the lab at a discount compared to what you might pay. In such cases, we must work out the details in advance.
5. Some of the "non-covered" lab costs, including co-pays, deductibles, and non-conventional labs may be submitted for reimbursement if you have a HSA (Health Care Savings Account) or MSA (Medical Savings Account).
6. **Fees for "non-covered" labs provided by our office, which include handling and interpretation, are non-refundable.** Under extenuating circumstances, and with prior approval by Dr. Cheikin, there may be a partial refund provided. You are required to complete any test kits within 30 days or by any provided expiration date.
7. There will be a minimum fee of \$30 to be paid in advance if you request the office staff to assist you in rectifying issues related to your individual carrier's policies and not within the scope of physician's services (i.e. appropriate diagnostic and lab codes, referrals, etc.)
8. **You are responsible for returning for an office visit within 3-4 weeks after having labs performed,** to interpret the labs and to adjust your program accordingly. We cannot send you copies of labs without review and interpretation, because of the medico-legal responsibility for acting upon these studies. **Furthermore, no insurance company pays for interpretation of many of the labs ordered within the scope of this holistic practice.** If you wish for an interpretation between visits, or do not return for a visit within 6 weeks after having labs done, there will be a \$175 fee to cover the cost of the interpretation without your presence. This fee cannot be charged to your insurance company and will be your responsibility. For your safety, without review, labs will only be released to a physician who is assuming responsibility for your continued care (i.e. your primary care or other).
9. LabCorp, Quest and most other labs now provide a patient portal to enable you to review and print your results as they become available. If available, you are responsible for providing a copy to your primary care physician.
10. The "reference ranges" provided by most labs are based on a "typical" American population and DO NOT represent "normal" or "healthy". It is potentially dangerous to self-interpret labs that are within and outside of the reference range to self-diagnose without the participation of a licensed physician.

I have read and agree to be bound by the above policies. I understand that I can print a copy from the website).

**PLEASE ALSO REVIEW
AND SIGN OTHER SIDE**

Patient's (or both guardian's) signature

Date