



PEARL NATURAL HEALTH

OFFICE POLICIES AGREEMENT

Dear New Patient:

Welcome to our clinic! We look forward to providing you with high quality, natural healthcare. We encourage your questions and participation in all aspects of your health.

Pearl Natural Health is open Monday through Friday from 9AM to 5:45pm. All calls received after hours will be returned at the start of the next business day. Our physicians can be available for consultation after hours by special arrangement.

Payment for services rendered is expected at the time of service unless other arrangements have been agreed upon in advance. If immediate full payment will present major difficulties for you, please arrange a payment plan prior to your visit. We accept checks, cash, debit cards, Visa, Mastercard and American Express. Checks should be made payable to “Pearl Natural Health.” For all returned checks, there will be a charge of \$30.00. For accounts over 30 days past due, a monthly interest charge of 10% will be charged, unless a payment plan has been arranged. On any accounts over 60 days past due, or over \$250.00, continued services will be on a cash basis only.

Payments for laboratory services will be required at the time of your visit unless insurance benefits for the labs recommended have been verified. In the event your physician recommends certain tests that are not routinely billable to your insurance company, or where our experience has demonstrated that the recommended test are not generally covered by insurance benefits, payments will be required at the time of your visit

Our policy regarding insurance billing is as follows:

WE RECOMMEND PATIENTS CALL THEIR INSURANCE COMPANY AND KNOW WHAT NATUROPATHIC AND ACUPUNCTURE BENEFITS WILL BE COVERED ON THEIR PLAN.

For ACUPUNCTURE, CHINESE MEDICINE, and NATUROPATHIC MEDICAL SERVICES we will bill your insurance company for payment only after your insurance coverage has been checked. If your insurance benefits have not been verified, you are required to pay for your office visit full in full at the time services are rendered. For all insurance patients, with the exception of HMO plans on which the practitioner you will see is an approved provider, you remain responsible for full payment of all service fees, should your insurance company deny any claims, or parts of any claim. You will be billed and expected to pay any outstanding balance. Patients without medical insurance, or for those that elect to self-pay and self-bill their own insurance company, a 25% discount will be offered for office visits and acupuncture treatments. This discount does not apply to late cancellation fees, laboratory services, supplements, herbs, homeopathic medicines, venipuncture fees, lab handling fees, intravenous procedures, and telephone consultations.

All patients, including patients with health insurance covering naturopathic medicine and acupuncture services, should note the following fees that are customarily charged and for which payment is expected. These charges are not covered under most health insurance plans:

1. Late cancellation fees. It should be understood and agreed that all patients are expected to give 24 hours notice of cancellation of an appointment. Any late cancellation, or failure to keep an appointment, will incur a \$45.00 charge. These charges are due immediately upon receipt of an invoice, or at the time of the next appointment, whichever comes first.

2. Telephone consultations. It should be understood and agreed that patients may call the physician and consult for 5 minutes or less at no additional charge. Telephone calls of greater than 5 minutes, however, will be billed at a rate of \$40.00 per 10 minutes, or the appropriate pro-rata amount. These charges are due upon receipt of an invoice, or at the time of the next appointment, whichever comes first. It is agreed and understood that any telephone calls requiring clinical decision-making, prescribing, or medical record-keeping will incur a telephone consultation charge.

3. Laboratory Fees. It should be understood and agreed that laboratory tests may be recommended by the physician or healthcare practitioner, and that the patient has the absolute right to decline to have such laboratory tests completed. However, should the you choose to complete recommended tests, you remain responsible for all fees associated with these tests unless informed by Pearl Natural Health that such fees are a covered expense under my healthcare plan. These fees, due at the time samples are collected or lab kits dispensed to the patient, include:

- a. fees for laboratory tests including blood, urine, saliva, and stool tests
- b. venipuncture (blood collection) fees – 25.00 per blood draw
- c. lab handling fees –15.00 when applicable

4. Therapeutic Injections and Intravenous Therapy. Your healthcare provider may suggest intramuscular or intravenous procedures such as vitamin and mineral injections. If you accept such services, you are required to pay associated fees at the time services are rendered. It should be understood that such services are not typically covered under most insurance plans.

5. Herbs, supplements, homeopathic medicines, or other medical supplies. Your healthcare provider may prescribe medicines, which may be purchased either at Pearl Natural Health or elsewhere. All supplements, herbs, homeopathic remedies, and other natural medicines purchased at Pearl Natural Health are non-returnable and non-refundable. Please note that most insurance companies do not reimburse for the natural medicines dispensed in our pharmacy and that payment for such medicines or supplies is required at the time they are dispensed.

I have read and understand the above-stated policies and the fee schedules of the Pearl Natural Health, and will comply with them in all respects. If my insurance company requires a release of my medical records, I hereby give my permission by signing this form. I also authorize payment of medical benefits to the provider for services described on the claim if Pearl Natural Health submits claims.

Signed: _____ Date: _____