



Dr. Travis J. Elliott

NATUROPATHIC PHYSICIAN

Explanation of Charges

OFFICE VISITS

Unlike other businesses, a medical appointment's cost is not primarily determined by time. Instead, the cost will be determined by the comprehensiveness and complexity of the visit. The American Medical Association (AMA) divides conventional and naturopathic office visits into two categories: new patients and established patients. Within each category, there are multiple fee levels.

The new-patient fee category ranges from \$90 to \$200, and fees for established patients range from \$50 to \$165. These reflect my 35% Time of service discount (see below).

As your doctor, I combine the interview, the physical exam (if applicable), and the complexity of the decision-making process to determine which fee level is appropriate. BodyTalk and emotional healing sessions are considered part of the interview or history.

Although time is not the primary factor in determining the cost of an appointment, it often comes into play as a secondary factor. The AMA has assigned each level of service an approximate amount of expected "face-to-face time" with a physician. I often spend significantly longer with each patient than the AMA's estimated time of contact in order to provide superior service and ensure that we fully address the causes of an illness, not just the symptoms. This is especially true if your appointment includes an energy or emotional healing session. In cases of significant time overruns, I may have to add a code to your bill, typically equating to an extra \$90. This is necessary because we may spend an hour working through an issue that the AMA says should only take 15 minutes to address. The AMA guidelines do not reflect the care and dedication that I bring to helping you heal at every visit. I hope you understand that I am covering the cost of giving you a personalized treatment plan every time, rather than treating you using formulas or pre-determined pharmaceutical prescriptions.

Many naturopathic physicians do not add this fee and instead rely on supplement sales as a significant portion of their incomes. I have chosen not to structure my clinic this way so that first-class care is within reach of as many people as possible. (Read about my [supplement sales policy](#).)

INSURANCE COVERAGE

More and more insurance plans now cover office visits for naturopathic medicine. I am a participating provider with almost all of them, including Kaiser, ASH, Health Net, Providence, Aetna, Cigna, Blue

Cross/Blue Shield, PacificCare, PacificSource, ODS, Oregon Medicaid (OHP Open Card), and United Healthcare.

Please note that not all of the plans from these companies cover naturopathic medicine. Many reimburse for office visits and some lab tests but not for nutritional supplements. If you call my office with your insurance information, we will take the time to call and verify your eligibility and the amount of your benefit.

“TIME OF SERVICE” DISCOUNT

If you do not have insurance, or if you have to pay a percentage of your bill—due either to partial insurance coverage or an unfulfilled medical deductible—I will apply a discount that reflects the benefit of an immediate payment rather than a delayed insurance reimbursement.

At this time, my time of service discount is 35%, which also is more generous than the industry standard. Please note that it may be necessary to estimate your portion of the bill here in the office with the understanding that we will more precisely settle your account when the exact insurance payment is disbursed.

CANCELLATION POLICY

I require 24-hour notice of the need to change or cancel an appointment. My missed appointment charge is \$30.

INSURANCE COMPANY PAYMENT SCHEDULES

I may have contracted with your insurance company to provide services at specific rates that are lower than my standard rates. If this is the case, you are only responsible for your portion of the bill as determined by your insurance company. If some of my rates are higher, you will not be responsible for the difference.

SLIDING SCALE AND PAYMENT PLANS

I am committed to making high-quality naturopathic care available to everyone, including those who are unable to pay the full price. If you are in such a circumstance, please talk to me prior to your appointment to work out an individual plan that will work for you.

I accept Visa and MasterCard.

For any questions and/or concerns related to fees, billing, insurance, etc., please don't hesitate to [contact the clinic](#).