

## How much will my treatment cost?

**Office Visits** Unlike other businesses, the cost of a medical appointment is *not primarily determined by time*. Instead, the price level will be determined by how comprehensive and complex your visit is. The American Medical Association divides office visits into two categories: new patients and established patients. For each category, there are four levels of complexity and comprehensiveness.

As your doctor, I combine the interview, the physical exam (if applicable), and the complexity of the decision-making process to determine what fee level is appropriate. If your visit includes BodyTalk or an emotional healing session, this extra information is considered part of the interview, or history.

The fee range for new patients is from \$90 to \$200. The fee range for established patients is from \$50 to \$165.

Though time is not the primary factor in determining the cost of an appointment, it does often come into play as a secondary factor. The American Medical Association (AMA) has assigned each level of service an approximate time of expected “face-to-face time” with the physician. I often go significantly over that estimated time of contact in order to give you superior service and to make sure that the causes of your illness are addressed, not just the symptoms. This is especially true if part of your appointment consists of an energy or emotional healing session. In cases of significant time overruns I may add an additional code to your bill. This code typically adds \$90 to the visit and is important because I may spend an hour helping you with an issue that the AMA says should only take me 15 minutes. However, the AMA guidelines do not reflect the care and dedication that I bring to helping you heal at every visit. I hope that you understand that I am trying to recoup my costs of giving you a personalized treatment plan every time, without using formulas or knee-jerk pharmaceutical prescriptions.

Many naturopathic physicians do not add this additional fee, and instead rely on supplement sales as a significant portion of their incomes. The industry standard is to pass along a 100% above-wholesale-markup to you, the patient, to offset the cost of the extra time spent during the visit. I have chosen not to structure my business this way. Any supplements that I ask you to buy from me are marked up a more modest 30-50% to cover the expenses of maintaining an inventory.

**“Time of Service” Discount** If you do not have insurance, or if a percentage of your bill will be paid by you because of partial insurance coverage or because of a unfulfilled medical deductible, I will apply a discount that reflects the ease of an immediate payment rather than a delayed insurance reimbursement.

At this time, the **“T.O.S. Discount” that I offer is 35%**. This discount is also 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.

**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 co-pay. I will bill my standard rate, knowing that I will not get fully reimbursed, but please know that **you will not be responsible for the difference**.

**Sliding Scale and Payment Plans** I am committed to making quality naturopathic care available, even if you are unable to pay the full price. If you are in such a circumstance, please talk to me to work out an individual plan that will work for you.