



## **Important Update: Changes to Our Billing Process starting March 1<sup>st</sup>, 2025**

We're excited to announce that we're transitioning from a cash-only practice to a more streamlined billing system for your convenience. Here's what you need to know about the changes and how they will affect your payments and insurance claims.

### **In-Network vs. Out-of-Network Providers: What's the Difference?**

- **In-Network Providers:** These are healthcare providers who have a contract with your insurance company to offer services at pre-negotiated rates. When you visit an in-network provider, your insurance will typically cover a larger portion of the cost, and you'll only be responsible for things like your copay, deductible, or coinsurance, as defined by your plan.
- **Out-of-Network Providers:** We're an out-of-network provider, which means we don't have a contract with your insurance company. While we can still submit claims directly to your insurance on your behalf, your insurance may cover a smaller percentage of the cost, and you'll be responsible for a larger share of the payment.

### **What to Expect with Out-of-Network Billing at Our Clinic:**

1. **We'll Handle the Billing:** Unlike the past, where you submitted superbills to your insurance company, we'll now take care of submitting your claims directly to your insurance. You don't have to worry about paperwork or navigating the process on your own.
2. **Insurance Coverage May Be Lower:** Since we are out-of-network, it's important to understand that your insurance may cover a smaller portion of the cost compared to an in-network visit. We encourage you to **contact your insurance company** before your appointment to get details on your coverage for out-of-network services and to confirm how much they will pay.
3. **Your Responsibility:**
  - **Copay:** You will need to pay your **copay** at the time of your visit, just like you would with an in-network provider.
  - **Remaining Balance:** After your insurance processes your claim, you will be responsible for paying any balance not covered by your insurance. This could include coinsurance, deductibles, or the difference between what the insurance pays and what our fees are.
4. **Out-of-Network Benefits:** If you're unsure about your out-of-network benefits, we recommend **checking with your insurance** to understand the specifics. This includes your **out-of-network deductible** and **coverage limits**.

## Important Notes for Different Types of Insurance:

- **Commercial Insurance (e.g., Aetna, Regence, Premera, Cigna):** This change applies to **commercial insurance plans** only. If you have private health insurance (through your employer or individual plan), this process applies to you. We will submit your claims directly to your insurance, and you'll be responsible for any balance after your insurance has processed the claim.
- **State Insurance (e.g., Apple Health, Medicaid):** If you are covered by state insurance, such as **Apple Health**, this change does **not** apply to you. You would be responsible for the cash price of the visit due in full at the time of service; however, if you are experiencing financial hardship please request a sliding scale application.

## What You Should Know About This Change:

- **No More Superbills:** We are taking the work off your plate! Instead of submitting superbills, we will directly submit claims to your insurance and handle most of the paperwork.
- **Cost Variability:** Your out-of-pocket costs may vary depending on your insurance plan. We recommend checking your benefits before your appointment so there are no surprises when it comes to payments.
- **Payment at the Time of Service:** As always, you'll be asked to pay your **copay** upfront during your visit. After your insurance processes the claim, we will send you an updated bill for any remaining balance, and we'll work with you on payment options if needed.
- **Uninsured Patients:** If you don't have insurance or prefer not to use your insurance, you can still pay the **full cash fee** for services. Additionally, if you need financial assistance, we offer a **sliding scale reduction** based on your income. Please ask our staff for an application or more information about this option.

## Need More Information?

Feel free to contact our office if you have any questions about your insurance benefits or the billing process. We're here to make this transition as smooth as possible and help you understand your financial responsibility.

We're excited to continue providing quality care with less hassle. Thank you for trusting us with your health!