

## **Financial Policy**

### **Payment:**

- We always require payment at the time of service. For payment we accept checks, credit cards and cash. We also accept health savings account (HSA) cards.

### **Delinquent Accounts:**

- If a check is returned due to insufficient funds, there will be a \$30 charge added to your account. If payment is not received within 30 days, finance charges will begin accruing at 1.5% per month. Excessively overdue accounts will be forwarded to an outside collection agency.

### **Regarding Insurance (Please keep the following in mind):**

- At this time, Aloha Natural Medicine is choosing not to credential with any insurance companies. Many insurance companies now reimburse for naturopathic or alternative medicine type care. Please check your individual coverage to find out more about your benefits and limitations. We do not take insurance or bill insurance in our office. For your convenience, we will provide you with a "superbill" with appropriate ICD-10 and CPT codes for you to submit to your insurance company for reimbursement. Many Flex spending plans or Health Savings Accounts (HSA) can be used for services and nutritional supplements. Please check with your account to see if our services qualify.

### **Cancellations:**

- Due to the high demand for appointments, and because we reserve your appointment time for you, we require a minimum 24-hour cancellation notice. Changes to or cancellations of an appointment made with more than 24 hours' notice will not incur a fee. Cancellations with less than 24 hours' notice will result in a cancellation fee equal to 50% of the appointment fee. Missed appointments ("no-shows") will result in a cancellation fee equal to the full appointment fee.

### **New Visit Scheduling Fee:**

- A non-refundable scheduling fee of \$100 is due at the time of booking for new patient visits. The non-refundable scheduling fee will then be credited to your initial visit cost. If the appointment is cancelled prior to the new patient visit, the new visit scheduling fee will be retained as a credit on your account for 12 months at which time the scheduling fee will be forfeited.

### **Fees**

- Office visits: Fees for office visits are based on type of visit. New patient visits (60-90 minutes) are \$335/\$295 (adult/child); return visits/well child visits/craniosacral therapy visits (45-60 minutes) are \$205/\$195 (adult/child); and brief visits (30 minutes) are \$105/\$95 (adult/child). Return and brief visits that last longer than their allotted times will incur additional fees at a rate of \$55 per 15 minutes. A brief visit must be approved by the office prior to scheduling.
- Lab charges: Lab charges vary, based on the type of test, and where the test is completed. If we perform the test, or if it is a specialized test (performed outside the state of Hawaii), payment is due at the time of service. You may send payment directly to the lab for some tests. We will always try to inform you of any lab charges you can expect to incur.
- Telephone calls: Contacts, which require a physician or clinician, are payable at rates of \$55 for greater than 10 minutes. Calls greater than 20 minutes are payable at standard office rates of \$55 per 15-minute increments. Insurance companies do not consider telephone contacts "medically necessary." No charges will apply if a doctor has requested you to call or if the question is in regard to a recent treatment plan recommendation.

- Email communication: Email communication which requires the expertise of a physician or clinician are payable at rates of \$55 per 15 minutes of time spent responding. Insurance companies do not consider email communication as "medically necessary." No charges will apply if the question is in regard to a recent treatment plan recommendation.
- Natural Medicines: During the course of care, we may recommend certain natural medicines. You have the option of purchasing these at our office, or outside the clinic. Payments for natural medicines, purchased at our office, are always due at the time of service. Supplements can only be returned if they are unopened and the return is made within 30 days of purchase.