

# AN EXPLANATION OF OUR FINANCIAL POLICY

As doctors and staff, we are passionate about what we do, and we feel that we have a calling to provide as many people as possible with the highest quality natural health care possible. Just as our services are unique to this region, our financial policies set us apart from mainstream medicine. We have prepared this handout to answer questions you or your family members may have about the rationale for our financial policies. If, after reading this, you still have questions, feel free to speak with our staff.

## WHY WE DO NOT ACCEPT INSURANCE ASSIGNMENT

Many people who have contacted our office for our services have asked why we do not bill insurance directly. We fully understand the financial challenge this presents to some patients and wish there were a way for us to bill your insurance company. Unfortunately, at this time, there is not. Here is why:

We are a unique clinic and many of the advanced technologies we offer are not yet FDA-approved, thus insurance companies tend to not cover the services.

Obtaining FDA approval for new medical services tends to be an expensive and lengthy process that we do not believe our patients should wait for. Medical services are not required to be approved by the FDA; the FDA's website details that FDA approval is solely for interstate marketing of a company's product and "off-label usage" is legal and appropriate, within the physician's discretion and indicates no misconduct.

Moreover, FDA product approval does not automatically result in reimbursement to the physician or hospital; reimbursement may be limited to only FDA-approved indications, and only occurs after the Center for Medicare and Medicaid Services ("CMS") deems a product to be reasonable and necessary. However, CMS' determinations are not uniform throughout the country.

The trained and licensed physician, using best practice guidance and new therapeutic information, can use a product not reviewed by the FDA and not indicated within the product's

usage claims, and, thereby, continue to adhere to his/her paramount obligation of using best efforts in providing care for patients.

When clinics bill health insurance companies directly, the doctors are required to become participating providers. The doctors must sign a contract that allows the insurance company to determine which services they will and will not provide and how much they can charge for those services. In general, insurance companies are not focused on any preventive or wellness services. They are heavily invested in the conventional model of health care that too often relies on drugs and surgery. A participating provider must agree to accept the fees the insurance company establishes, regardless of whether the fees are reasonable or applicable to that practice. We are focused solely on the best interests of our patients and not on the dictates of medical insurance companies.

## **WHY OUR DOCTORS MUST CHARGE FOR YOUR FOLLOW-UP CONSULTATIONS**

Some patients have asked why we charge for follow-up consultations regarding lab results and exams, as well as for telephone consultations, when other doctors do not. Our doctors are not salaried, as are doctors who are employed in large clinics and hospitals and whose salaries are partially subsidized by expensive diagnostic and surgical procedures and hospital fees. Our doctors' pay is based solely on the time and services they provide. Like all non-salaried professionals, including lawyers and accountants, our doctors must charge for their time so we can afford to provide you with care and remain in business. In general, we charge only for our face-to-face time with you. Our doctors spend considerable non-reimbursed time each week consulting with each other (and other providers) regarding your care, reviewing your records, and meeting with staff to improve the quality of our services.

## **ABOUT THE CHARGES FOR OUR DOCTORS' SERVICES**

Some patients may have the mistaken impression that our doctors take home the majority of the fees we charge for their services and that the doctors have a great deal of leeway to offer discounts for those fees. In fact, our doctors take home only a fraction of the fees collected for

their services. This is because a clinic like ours requires highly trained staff, expensive equipment, and extensive professional continuing education. The majority of our fees support the overall mission of providing high-quality natural health care, not the doctors' paychecks. Our doctors have chosen this work because it is their passion and their calling and certainly not because it is a way to make a lucrative income.

## WHY WE SELL NUTRITIONAL SUPPLEMENTS AND HOW WE PRICE THEM

We recommend nutritional supplements as an adjunct to dietary and lifestyle modification. This approach is central to the well-researched and science-based practice of functional medicine. We sell therapeutic, quality nutritional supplements as a service to our patients. With a few exceptions, we do not sell nutritional products of similar quality to those that are widely available over the counter. We purchase high-quality nutritional products from the top nutritional research laboratories in North America and Great Britain, and we price them to cover our costs of providing them. However, we keep our markups as low as possible, and we intentionally do not profit from the sale of nutritional products. Many other clinics have commended our pricing policy as ethical and fair.

**For more information on our nutritional supplement policy, please read our “Informed Consent Regarding Nutritional and Herbal Supplements,” which is available at the front desk.**

## OUR TREATMENTS ARE WITHIN THE SCOPE OF THE PRACTICE OF MEDICINE

**BUT NOT NECESSARILY THE “STANDARD OF CARE”**

**THE FOLLOWING IMPORTANT DISCLOSURES ARE MADE:**

- Some treatments are not yet approved by the FDA, for each indication in which we employ the technologies.

- Although Adult Stem Cell Therapy is not necessarily the “standard of care”, it is under the scope of the Practice of Medicine. Many clinics around the world and in the U.S. offer this treatment.
- The science of Adult Stem Cells is in its early stage and for most diseases or medical conditions no prospective, randomized clinical trials nor long-term studies have yet been completed; therefore no guarantee of safety or effectiveness is made or implied.
- Patients must carefully review the treatment recommendation before requesting a service. Individual results may vary.
- Treatments by licensed medical doctors and/or medical practitioners will be performed after the patient understands and agrees to this disclosure and signs a standard informed consent.

RE YOU VENATE