

PEARL NATURAL HEALTH CLINIC POLICIES

Name: _____

Please read and initial each policy indicated below. If you have questions, please ask.

Payment of Fees

Payment is due at the time of service unless arrangements have been made in advance. For patients who do not have insurance, a time of service discount will be applied.

All supplement expenses, lab fees (except those verified as payable by your insurance company), and uninsured procedures (explained by your practitioner) are due at the time of service.

Financing or payment plan options must be agreed upon in advance of service. Payment plans will be administered by a third party entity, Healthcare Payment Solutions, Inc.

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Insurance

It is the patient's responsibility to be aware of his/her coverage, co-pay, deductible, and yearly maximums. Please provide your insurance information to our Patient Services Coordinator **prior** to your first appointment. Your insurance benefits will be verified before your first visit.

If you have insurance benefits, you are responsible for co-pays or co-insurance at the time of service. If your insurance has a deductible, you must pay the full fee for your visits until your deductible is met. We will bill your insurance to show payments on your deductible, or you can pay with a time of service discount, and submit the claim yourself.

Your insurance may pay only a portion of the fee for your treatment. We will bill you for the remainder once we have received the payment and explanation of benefits from your insurance.

If you are receiving both acupuncture therapy and a physician consultation during the same clinic visit, you will be charged two co-pays. This is an insurance requirement.

Fees not covered by insurance, and due at the time of service, include: certain laboratory fees, specimen handling and lab administrative charges, telephone consultation fees, intravenous injections, nutritional, herbal, and homeopathic supplements.

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Cancellations and Missed Appointments

If you have to cancel an appointment, please call the clinic **at least 24 hours prior** to your scheduled appointment. You will be charged a \$50 missed appointment fee if you do not cancel at least 24 hours in advance. If you miss your first appointment without 24 hours advance cancellation, a \$100 deposit will be required to reschedule. This deposit will apply towards your first visit.

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Dispensary Returns

We are unable to give refunds or credits on supplements, opened or unopened, except for Isagenix products (as the manufacturer will accept returns). By law, Pearl Natural Health cannot re-sell nutritional, herbal, or homeopathic products.

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Cell Phones

Pearl Natural Health is a Cell Phone Free Zone. Please silence your cell phones when you enter the clinic.

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Telephone Consultation

Telephone calls of greater than 5 minutes, and requiring medical prescriptions, medical decision making, or medical record keeping, will incur charges. Fees will be collected at time of service.

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Laboratory Fees

We may recommend that certain laboratory tests be completed to help diagnose the cause of your health problem. Many of these tests can be processed through our contracted labs (Quest Diagnostics and LabCorp of America), or you may choose to complete them through a lab associated with your insurance plan. Some specialized tests can only be completed through small, outside labs. While lab tests are often a covered service, you remain responsible for fees associated with these tests if your insurance does not pay, or if the laboratory used will not bill your insurance. Pearl will make its best efforts to have accurate information about your benefits, but this is ultimately your responsibility. **Some fees are never covered by insurance**, including: lab administration fees, lab kit fees, and specimen handling fees.

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Laboratory Results Follow Up

At the time tests are ordered, patients are asked to schedule a follow up appointment to review lab results. Lab results are not reviewed by phone. If you are unable to keep your appointment to review your lab results, you may schedule a telephone consult. A fee will be charged for this consult; insurance does not cover telephone consults.

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Email

Because emails are not confidential, we cannot discuss your medical information, nor give you a consultation by email. We can, however, schedule appointments, or answer general questions by email.

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