

Bear Creek Naturopathic Clinic

Office Policies

OFFICE VISITS, LABS, AND PAYMENTS

Self-Pay and Payment Options:

Payment for office visits and procedures are due on the day of service, unless we are billing your insurance company. Special payment plan arrangements can be made *in advance* of your appointment. We accept cash, check, and most credit cards. We currently do not offer a Care Credit option.

Statements and Account Balances:

Please pay off your account balance as soon as possible. Electronic billing statements will be emailed to all patients with an email address on file. Hard copy statements will be mailed after the first month. Unpaid balances may incur a monthly \$15 fee. Delinquent accounts outstanding longer than 90 days after insurance payments post, will be considered for collections referral. Returned checks will incur a \$35 fee. We reserve the right to make changes to our fees and late payment charges without advanced notice.

Insurance Patients:

All charges incurred at our office are your responsibility, regardless of insurance coverage. We recommend that you speak with your insurance company to verify coverage and limitations before your scheduled appointment. It is your responsibility to follow up with your insurance company regarding payment concerns.

Medicare, Medicare Advantage:

We are unable to bill for any patient who has Medicare or a Medicare Advantage plan. All charges (consults, labs, etc.) will be "self-pay" and due directly by such patient on the day of service.

Billing Your Own Insurance:

Please let us know if you will be billing your own insurance, so that we may provide you with all the necessary information, including superbills, CPT, and diagnosis codes (ICD10).

Cancellations:

If you are unable to keep your return patient appointment, please notify us at least 24 hours before your scheduled time, or you may be charged a \$75 fee. 48 hour notice is required for cancellation or rescheduling of any new patient initial appointment, or you may lose your \$100 prepayment. Less than 24 hour notice of cancellation for any laboratory service may incur a charge of \$30. IV CANCELLATIONS with less than 24 hour notice will incur a fee up to the charge of your scheduled IV. Please make all cancellations by phone, even outside of our business hours, as email cancellations will not be accepted.

Phone, Email, and Teleconferencing:

In some cases a phone consult may be arranged, and are billed at the same rate as office visits. *Phone/virtual consult are not billable to insurance.* Email messages that require more than simple yes or no answers may incur charges, and are not billable to insurance.

Laboratory Fees:

Many of our laboratory tests are made payable to our clinic on the day of service. Some laboratory companies require direct payment to the lab in the form of credit card or check. We do our best to keep up-to-date prices on each individual tests and take home kits. In the case where labs have increased prices without our knowledge, we will bill you to collect the additional balance. Some tests charge an additional add-on or reflex fee, which may be billed to you *after results are processed*. You will be billed an additional fee in this case. We strive to keep our laboratory prices under the suggested retail price.

Medical Records:

The law requires that requests for medical records *must be in writing*, even when released to self. Please allow 2-3 weeks for medical records release processing. There is a fee for this service for patients requesting greater than 10 pages. Upon request, copies of lab results are available to patients following each lab review.

Patient Behavior:

We value the safety and respect of all staff, patients, and providers. Threatening and/or aggressive behavior, or sexual advances, will not be tolerated. Any person exhibiting such behavior(s) will immediately be dismissed from the practice.

Privacy Policy:

Our clinic is dedicated to maintain the privacy of your protected health information. Our privacy policy is available in the reception area for you to read at any time.

MEDICINARY**Purchase of Items:**

All natural medicines and products *must be paid for at the time of purchase*. We do not bill insurance for these items. We do our best to keep the doctors' most commonly used items in stock. We cannot always predict what will be purchased each given week by all patients. As a result of fluctuations in purchases, there may be times when the item you use will be out of stock. Please be aware of the timing of your refills, and plan to order items with enough advanced notice as possible. We would appreciate at least *one week notice* of any refills you may need.

Return of Items:

Unopened items in original condition may be returned within *30 days of purchase*. Refunds cannot be given for injectables, refrigerated products, or custom made items such as tinctures, homeopathics, salves, and powders. Returns will not be given when more than 3 of the same items are purchased together, as this greatly affects our inventory numbers.

Shipping:

We will ship items to you *after payment has been made*, either with a credit card over the phone, or by check. If you opt to mail a check for payment of items, we will hold your order until your check is received. We do charge a small handling fee in addition to the regular shipping postage. Please allow 2-3 business days *after receipt of payment* for your shipment to go out. All items ship out 3 day priority via USPS. Overnight shipping is NOT available. Please plan ahead for holidays and weekends. Please keep us informed of any changes to your shipping address. We cannot be responsible for items that fail to reach you.