

An Explanation of Our Financial Policy

At New Beginnings Wellness Center and Spa, 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 of natural health care as 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 our financial policies. If, after reading this, you still have questions, please feel free to speak with our staff.

Why We Do Not Accept Insurance

Many people who have contacted our office for services have asked us why we do not bill insurance directly when other medical and chiropractic providers do. 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:

When clinics bill health insurance companies directly, the providers (e.g., physicians, nurse practitioners, physician assistants, etc.) are required to become participating providers with that insurance company. They 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 preventive or wellness services. Instead, they are heavily invested in the conventional model of healthcare that too often relies on drugs and surgery. We are committed to the functional medicine model that addresses the underlying causes of your symptoms with specific nutritional and lifestyle recommendations, which insurance typically does not cover.

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. In general, these established fees cover the actual cost of the briefest (and we believe lowest quality) care. Participating providers are required to accept discounted fees for their services and they cannot bill the patient for the difference between their fee and what the insurance company will pay. Therefore, the clinic must write off the difference, often as much as 50% or more of the provider's fee for service. At the same time, the participating provider's office overhead costs have increased dramatically because of the staff, time, and equipment necessary for processing and tracking claims.

In today's healthcare environment, the actual cost for providers to deliver services continues to rise, while the percentage of reasonable fees that insurance payments cover is declining. At the same time, the profits of health insurance companies and the salaries of their top executives continue to rise to record levels.

Most clinics cope with the requirements of being participating providers by keeping their office visits very brief, so that they can see as many patients as possible in a given timeframe. When their clinic becomes unprofitable, it must be supported by another institution. Most primary medical care clinics are not self-sustaining financially and have had to merge with hospitals whose expensive, high-tech surgical and diagnostic procedures are priced to keep the clinics afloat financially. Ironically, many of our patients complain about their extremely brief and unsatisfactory office visits in other medical practices, while at the same time expressing frustration that we do not accept insurance. Unfortunately, we have found that we cannot be participating providers in the insurance networks and provide the time-intensive, well-researched, expert intensive care that we do.

About the Charges for Our Providers' Services

Some patients may have the mistaken impression that our providers take home the majority of the fees we charge for their services and that the providers have a great deal of leeway to offer discounts for those fees. In fact, our providers take home only a fraction of the fees collected for their services. This is because a clinic like ours requires highly trained staff and extensive, expensive professional continuing education. The majority of our fees support the overall mission of providing high-quality, natural healthcare, not the providers' paychecks. Our providers have chosen this work because it is their passion and calling, certainly not because it is a way to make lucrative income. In fact, most functional medicine providers know that their income will be substantially lower than it would be if they were practicing in a more conventional manner that is fully supported by the healthcare reimbursement system.

Additionally, our providers are not salaried, as are providers who are employed in large clinics and hospitals and whose salaries are partially subsidized by expensive diagnostic and surgical procedures and hospital fees. Our providers' pay is based solely on the time and services they provide. Like all non-salaried professionals, including lawyers and accountants, our providers must charge for their time so we can afford to provide you with high-quality care and remain in business. Our providers 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.

During visits, our providers spend significant time gathering important information about you, discussing results with you, and educating you. For example, it is relatively simple to inform a patient that her mammogram is normal but it is entirely different to discuss the results of more complex functional evaluations and to recommend practical, individualized lifestyle and dietary strategies that may help to prevent breast cancer. Patients often complain that conventional doctors do little to nothing in the way of truly preventative medicine. We want you to understand that preventative healthcare takes considerable time and expertise on the part of the provider and that someone has to pay for that time and expertise.

The bottom line is that the providers at New Beginnings Wellness Center and Spa are unwilling to sacrifice the time and dedication we are committed to providing to our patients. In order for our business to remain viable and for us to continue providing the highest-quality natural and prevention focused care, we are unable to accept insurance for our visits.

By signing below, you acknowledge that you understand and agree to our financial policy:

Signature/Date

Printed Name/Date of Birth

New Beginnings Wellness Center and Spa Fee Schedules

Membership Model

- \$125 monthly (available to first 20 patient sign-ups only) or \$150 monthly (all additional sign ups), non-refundable. Automatically charged on the first of every month.
- Family plans available for spouses and household dependents: \$250 for 2 individuals, \$375 for 3 individuals, \$500 for 4 individuals, \$625 for 5 individuals, \$750 for 6 individuals, with a max of 6 individuals per plan.
- Patients may pay for an annual membership up front and receive a 10% discount on total price. Annual memberships may be canceled at any time. Unused months will be refunded, minus the 10% discount.
- Includes all necessary visits (initial, follow-ups, physicals, sick visits, etc.), as well as email, phone, and Zoom (webcam) correspondence, subject to provider schedule/availability
- Providers will make every attempt to schedule sick visits on the same day that the patient calls; however, calls made after noon may need to be seen the following business day, depending on provider schedule/availability
- Patients may specify a preferred provider (i.e., Lucy Douglas or Melissa Mason) but may share visits between providers based on schedule/availability
- Supplements, infusions, and lab testing prices are not included in the membership and are subject to a separate fee
- Medical members receive 10% off all spa services (e.g., facials, massages, sauna, etc.), excluding injectables/fillers and products
- Membership may be canceled or changed to fee-for-service at any time; however, if patient wishes to return to the practice or return to the membership model, the patient will no longer be eligible for monthly payments and will be required to pay the an annual membership fee in full that is non-refundable and not subject to the discounted price.

Fee-for-Service Model

- Patient pays for provider time, charges are as follows:
 - 120 minutes, \$400
 - 90 minutes, \$300
 - 60 minutes, \$200
 - 30 minutes, \$100
 - 15 minutes, \$50
- Includes in-patient visits, phone consults, and Zoom (webcam) consults
- Due to the difficulty calculating time to formulate and respond to emails, does not include provider email access
- Minimum amount paid will be for the actual block of time scheduled and is due at appointment booking, whether or not the patient uses the full amount of time.
- If the appointment is canceled with more than 24 hours notice, the fee will be refunded. If the appointment is canceled with less than 24 hours notice, the fee will not be refunded.

- Staff and providers will make their best effort to estimate the amount of time required and adhere to the scheduled time frame in which visits are scheduled; however, we cannot guarantee that visits will run on time and the patient is responsible for paying the fee for actual time spent if more than the original blocked time.
- Not eligible for spa discount unless separate spa membership purchased
- Products/supplements, infusions, and lab/diagnostic testing fees are not included and will be charged separately.

Please initial which financial model you choose:

_____Membership _____Fee-for-Service

Our policy is to have an active credit card on file to charge immediately for services, past due balances (which must be paid prior to scheduling appointments), and, in the case of fee-for-service patients, late cancellations or no-shows.

Type of Payment: Visa Mastercard Discover American Express Other: _____

Card #: _____ Zip code: _____

Security code: _____ Expiration: _____

Contact Information of Cardholder Name: _____

Address: _____ Phone: _____

By signing below, you acknowledge that you understand and agree to our financial policy and authorize New Beginnings Wellness Center & Spa to use the information above for payments. You also understand that HIPAA privacy laws prevent New Beginnings staff from releasing any information to the person paying for services without the written authorization of the above stated client.

Signature/Date