

Insurances We Accept

We accept all health care plans that are contracted by UCI Health (PPO, Medicare Part B, Medicare Supplement plans and self-pay) with the exception of HMO's and Medi-Cal/Medicaid. We advise patients to call their health insurance carrier to verify if our providers are participating providers within their insurance policy. Note that participating providers may be in-network or out-of-network based on your insurance policy, and therefore, the patient responsibility for shared cost will vary based on plan. Please inquire with your insurance plan directly.

For Medicare patients, please be advised that the following servicing providers and services *are not* covered under Medicare guidelines: naturopathic doctors and massage therapy. We do offer self-pay rates for these services. Medicare does cover nutritional counseling, but only for the following diagnoses: diabetes, kidney disease, and kidney transplant (within the first 36 months' post-transplant).

To help your insurance carrier identify if our facility, services or servicing providers are covered under your plan, please provide them with the NPI # of the provider (see attached list) and our facility Tax ID: 330-322-171.

As a helpful tip, while you are verifying if our facility and servicing providers are in or out of network, check if the following services are covered benefits: acupuncture, massage therapy, and nutritional counseling. Please do not hesitate to call us at 714-424-9001 if you have any further inquiries.

I acknowledge I have received and read the information provided to me in this packet regarding my obligation to verify my insurance benefits prior to receiving services.

Name (Print)

Signature

Date

Financial Responsibility Agreement

As a courtesy our office will verify your insurance policy is active at time of service. However, *it is patient's responsibility to verify benefit eligibility and network status*. We are providing this insurance reference guide for patients to gain a better understanding of insurance coverage for our services and how to navigate their insurance policy.

PPO Plans

PPO insurances have various levels of coverage depending on service type and if the provider is considered in-network or out-of-network. We advise all patients to verify with their insurance that we are in-network provided in order to maximize insurance coverage. Each insurance company creates a network for each of their plans, so while we may be contracted with your insurance your specific plan might have a limited network that we may or may not be a part of. We provide all of our patients with our tax ID (330-322-171) to verify network status with their insurance; please be aware that insurances may only cover certain doctors under our institute so it is important to check that the provider is also in-network. When reaching out to your insurance to verify coverage we recommend patients ask the following questions in order to get a better understanding of their expected patient responsibility.

- Is the service a covered benefit?
- Is the provider considered in network or out of network?
- Do I have a deductible and does it apply to my visit? How much of that deductible has been met?
- What is my patient responsibility? Is it copay or a co-insurance?
- Are there any session limits per calendar year or other restrictions for coverage?

Our office is considered a specialty office by most insurance plans and as such we will collect the specialist copay at time of service. Some insurance plans can have us listed as primary care, as such if your explanation of benefits (EOB) reflects that our office is considered primary care please notify our front office staff so that the copay can be adjusted for future visits. For patients with a co-insurance, you will receive a bill from our billing department once a claim has been submitted to your insurance.

Billing Providers

Insurance plans categorize acupuncturist, massage therapist, dietitians, and naturopathic doctors as allied health professionals. Allied health professionals must have a supervising physician in order to have their services covered by insurance and claims sent to the insurance must show them as the billing provider. Our office uses three different physicians to satisfy this requirement which are listed at the bottom of this document for your reference. Patients can expect to see, either on their bills or EOB, one of these three providers instead of the allied health professional seen in office.

HMO Plans

Our office does not accept any HMO plan at this time. Patients who wish to seek services at our clinic are advised to proceed as self-pay and refer to refer to our self-pay rates.

Medicare

Our office accepts Medicare and Medicare supplement plans, however, not all of our clinic services are covered due to Medicare guidelines. At this time Medicare only covers visits rendered by a medical doctor (MD), doctor of osteopathic medicine (DO), nurse practitioner (NP), or physician's assistant (PA).

Unfortunately, Medicare does not cover office visits provided by a naturopathic doctor (ND) and patients who wish to seek these services can refer to our self-pay rates.

Medicare will cover nutritional counseling visits when the primary diagnosis is diabetes, kidney disease, or the patient has had a kidney transplant within the last 36 months.

Massage therapy is not a covered benefit per Medicare guidelines. Certain Medicare supplement plans however can cover these services. Patients are highly encouraged to check with their supplemental plan to verify if these services are covered and inform our front office staff. Please inquire about any copay and yearly session limits.

Medicare will cover acupuncture under specific conditions. In order for services to be covered the following Medicare guidelines will need to be followed:

- Referral from a Medicare approved provider required
- Diagnosis of unspecified chronic low back pain as defined below:
 - Lasts twelve (12) weeks or longer
 - Not associated with surgery
 - Not associated with pregnancy
 - Is not specific, in that it has no identifiable system cause (i.e., not associated with metastatic cancer, inflammatory disease, infections conditions)

Medicare will cover an initial twelve (12) sessions to be completed within 90 days if the above guidelines are met. If documentation demonstrates that there is an improvement in the degree of pain experienced and ability to function, an additional eight (8) sessions can be approved to be completed within 12 months of the first treatment.

Self-Pay

Patients who are uninsured, have an HMO, or whose insurance does not cover services can proceed on a self-pay basis. Self-pay rates differ from what is billed to insurance. The following are the current rates for our clinic services; please note that these are subject to change without notice and are not an exhaustive list. Payment is due at the time services are rendered and cannot be billed at a later time.

We accept cash, check, and all major credit cards such as Visa, MasterCard, American Express, and Discover for payment. Patients may also use their health savings account (HSA) or flexible spending account (FSA) to cover services. We recommend patients save their receipts when using an HSA or FSA in the event that the benefit administrator requires proof of service for these payments.

Service	Initial Visit	Follow Up Visit
Doctor Visit (MD, DO, ND, NP)	\$535	\$263-\$374 (Rate varies depending on complexity of visit)
Acupuncture	\$150	\$110
Nutritional Counseling	\$356	\$316
Massage Therapy		
60 Minute	\$100	\$100
90 Minute	\$150	\$150
120 Minute	\$200	\$200



Supplements

Nutritional supplements are not covered by insurance plans, as such our office is unable to bill insurances for them. Patients can use their FSA or HSA for payment provided that there are sufficient funds at the time of purchase and covered per your FSA or HSA guidelines. Our office encourages patients to keep their detailed receipts readily available in case the FSA or HSA plan requests documentation of purchase.

Laboratory Testing

Our providers will frequently order specialty labs to provide the best tailored care. These labs are processed by outside laboratories that are not directly affiliated with UCI Health or the Susan Samueli Integrative Health Clinic, as such our office does not bill for testing or sample analysis. When these tests are recommended we advise that patients reach out directly to the lab company to receive the most accurate billing and insurance coverage information. All questions regarding payment and billing issues for these tests will have to be addressed to the specialty laboratory since payment is not being done through our office.

Glossary

- Copay: A set dollar amount due at the time of service for each visit a patient seeks.
- Coinsurance: A percent of the total visit cost that a patient is responsible for after each visit is rendered. Coinsurances are usually collected once insurance has processed a claim.
- Deductible: An amount set by your insurance which you have to pay out of pocket for covered services before your insurance will start covering services. Once a deductible has been met most patients are still responsible for a copay or coinsurance for covered services.
- Out of Pocket Maximum: A limit on the amount that you will have to pay out of pocket for covered services per calendar year. Once you have met the out of pocket maximum you will no longer have to pay copays/coinsurances for covered services for the rest of the calendar year.



National Provider Identifier (NPI) List:

Naturopathic Doctor

Lilian Au, ND	NPI: 1861728768
Rowena Daly, ND	NPI: 1760932917
Afrouz Demehri, ND	NPI: 1154709343
Arvin Jenab, ND	NPI: 1720484652
Darlene Lee, ND	NPI: 1912405069
Michael Palladino, ND	NPI: 1649720798
Maggie Quinn, ND	NPI: 1427556539
Allison Wills, ND	NPI: 1518494913

Osteopathic Doctor

Kim Hecht, DO	NPI: 1215255831
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Medical Doctor/Nurse Practitioner

Marcela Dominguez, MD	NPI: 1225039050
Hema Doshi, NP	NPI: 1427595925
Bavani Nadeswaran, MD	NPI: 1154401313
Rachelle Rodriguez, NP	NPI: 1245377977
Anne Zuzelski, MD	NPI: 1922264712

Registered Dietician

Amanda Brown, RD	NPI: 1316354855
Karen Lindsay, RD	NPI: 1437787041
Sherry Schulman, RD	NPI: 1922527407

Acupuncturist

Yae Chang, LAc	NPI: 1851521728
Milim Jeon, LAc	NPI: 1366719791
Mariko Horie, LAc	NPI: 1558764761
Hui Hwang, LAc	NPI: 1043742158
Heather Rice, LAc	NPI: 1922182658
Lifang Xie, LAc	NPI: 1659717833



Susan Samueli | Integrative Health Institute

Massage Therapist

Natasha Harris, CMT

NPI: 1326524703

Billing Providers

Kim Hecht, DO

NPI: 1215255831

David Kilgore, MD

NPI: 1528150109

Shaista Malik, MD

NPI: 1922208495