



BILLING / FEES / INSURANCE

## Decoding the Mystery of Medical Insurance Acceptance

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In the constantly evolving profession of acupuncture, one of the least understood areas is medical insurance acceptance. The profession is filled with controversy surrounding this topic: Is it ethical? Is it how I should practice? Does it mean we're practicing medicine? What can get covered exactly? How do I bill? How do I know what is reimbursable? Some of these answers are personal opinion and up to the philosophy of the doctor. Some of these answers can easily be found by asking an appropriate acupuncture billing service or eligible source.

However, there's a new topic in the profession few doctors are aware of and can make a big difference for more people receiving acupuncture care easier. This issue is providing discounts to cash paying patients compared to insurance patient bills. Since insurance inception into the field is so new compared to other healthcare fields, there are many grey areas for cupuncturists. If an cupuncturist chooses to accept insurance, it should be done correctly.

Dual fee scales are when a doctor bills self-pay patients a different rate than billing an insurance company for the same exact procedure code. Even though acupuncturists are truly just trying to help people receive care, get well and not make any fraudulent insurance claims or providing unnecessary care...just having different fee scales for insurance and self-pay can cause issues. There are ways to both protect yourself as the doctor who accepts insurance and gives self-pay discounts, and promote that you offer affordable care to those without insurance.

Very common in other professions like chiropractic, dentistry and ophthalmology is what is referred to as a Discount Medical Plan Organization (DMPO). This program allows a doctor to have dual fee schedules legally. So the practice can provide discounted rates to self-pay patients compared to what is billed to insurance companies. This frees the doctor from any legal concern and the joy of helping more patients get well at a reasonable and fair cash rate.



In our private practice, we have been accepting both insurance and self-pay (or cash paying) patients for 15 years. This has benefited our practice tremendously, but has also brought some unpleasant issues concerning what we bill our insurance patients vs. what we charge our self-pay patients prior to implementing the DMPO.

Most recently we ran into an issue with a patient regarding what we were billing the insurance company. This particular patient had 10 visits allotted for acupuncture treatments. Once the patient had exhausted their benefits, we offered them our self-pay rate to continue care.

The patient didn't fully understand why she couldn't continue care with her insurance and also why we couldn't bill our services under a different doctor in our office or bill for different procedures (which she had asked several times). Once we made the patient understand how her specific benefits work and how she no longer had acupuncture coverage until the following year, she then began to question how we billed her insurance company.

You see, when we billed her insurance company, we filed itemized bills for each procedure she had received on her day of care. Now that we had to transfer her to self-pay, we offered her a discount on the procedures she had been receiving. When she compared the rates we had previously billed her insurance company to the rate we offered her to pay out of pocket, she felt and accused us of trying to take advantage of her insurance company by overcharging for our services. In actuality, we had billed the insurance company our full published rate and were offering her our discounted cash rate. There is a variance between the two fees (rightfully so). In the end, we ended up losing her as a patient as she did not feel comfortable with our fee schedule and how we billed the insurance companies vs. our self-pay patients.

A DPMO program allows a doctor to have dual fee schedule and be completely compliant so the practice can provide up to 90% discounted rates to self-pay patients compared to what is billed to insurance companies. This frees the doctor from any legal concern and in turn gives the

practitioner the ability to help more patients get well at a reasonable and fair self-pay rate.

Now, when our patients come in for treatment, we go over our full published rate (which we bill the insurance companies) and the cash rate available by joining the DMPO. By having our patients sign up to participate in a DMPO, we are legally able to offer them a significant discount off of our published rate while offering affordable care and still getting paid what our time and treatments are worth.

It takes the guess work out of trying to determine what you should be charging your insurance patients vs. your self-pay patients and prevents the potential loss of patients (like we experienced) by clearly showing the patients that you offer two separate, legal and identifiable rates for each.

Participating in a DMPO is a free, easy, legal and ethical way to both bill insurance and reduce your fees for self-paying patients. The purpose of the DMPO is to protect acupuncturists and the profession who choose to bill insurance. It's free for acupuncturists to join a DMPO and be entirely covered to provide dual fee schedules, even tiered fee schedules. It guarantees patients a discount compared to insurance fees and up to 90% off, all at the choice of the individual acupuncturist. This is specifically for patients without acupuncture insurance benefits who are 100% responsible for their care costs.

By participating in an acupuncture-specific DMPO it allows more people in your community to receive your care, get well naturally and you have the practice you deserve. And most importantly, giving you and your patients the peace of mind each of you deserve so healing can take place most effectively.

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