



FORT WAYNE INTEGRATIVE MEDICINE

Cash Pay Model

May 5th, 2021

Fort Wayne Integrative Medicine is committed to your healthcare journey and our model is built on a personalized approach for each patient. By partnering with the patient, looking at the patient as a whole, and understanding their individual needs.

We will gradually reduce our insurance agreements with all insurers and offer a cash-only practice. Effective August 1, 2021, we will be considered an out-of-network provider.

Why are we doing this?

We understand the issues that might come with this change. However, our focus going forward will allow you more time with our providers. We offer Integrative care which is much more specific and requires more time educating our patients. On average, insurance guidelines reimburse for a 10-15-min appointment for Primary Care. Integrative Medicine is more comprehensive and requires at least 30-60 min per patient. Time restraints can also make a patient feel rushed and provides an opportunity for errors within the practice.

What are the benefits?

Our patient's health concerns are more complex and require more time reviewing lab results, lifestyle changes, and non-conventional treatments such as nutraceuticals, supplements, and IV therapy. Our patients will have more time to make sure they are heard and not rushed, and our providers will be able to address more specific areas of concern without feeling hurried due to insurance guidelines.

Going forward time spent with each Provider will be 1 hr. (Integrative Care) with an option of a 30-min appointment with our Nurse Practitioner or Primary Care MD. There will continue to be a team involved in our patient's care including a Physician, Nurse Practitioner(s), and a Health Coach. Additionally, Integrative/Functional Medicine and Primary care will remain the core part of our practice.

Final Word

We know this will be a significant change for a lot of our patients and they will need time to decide if they still want to be part of our Integrative Medicine family. We will continue to offer both Primary and Integrative Care, however going forward we will no longer accept any insurance, including Medicaid, or Medicare.

We will be strictly cash pay. Please check with your insurance carrier or HR dept., as some HSAs can be used to offset any out-of-pocket costs and out-of-network benefits.

To ease the financial burden for out-of-network services we will provide a Superbill for office visits and Bioidentical Hormone Pellets, which the patient can then submit to their insurance for out-of-network reimbursement.

There will be no change in services, prescriptions, labs, location, and contact information. We will continue to see our patients during the transition, however, once insurance agreements have been terminated, we will no longer accept insurance. Effective August 1, 2021, we will be cash pay only.

We hope you take the time to consider the benefits and continue as our patient. Please see the enclosed price sheet.

Thank you,

Vishaal Veerula - MD

Erin Peer - Nurse Practitioner

Susan Julian - Functional Nurse Practitioner

Joy Hinshaw - Health Coach



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Cash Pay Fees

Health Coach

\$70/per visit - 1 hr.
Telemedicine only

Bioidentical

Pellet Hormone

Female Procedure	\$350
Male Procedure	\$550
Follow-up	\$150
Consult	\$250

Group Visits

\$50/each session
2 Hr. Sessions
GI Health,
Hormonal Balance,
Healthy Weight

Primary Care

MD (only)

Initial office visit	\$200 - 30 min
Follow-up visit	\$ 75 - 30 min
Email visit	\$ 50

Integrative NP Care

NP

Initial office visit	\$200 - 1 hr.
Follow-up visit	\$ 90 - 30 min
Follow-up visit	\$180 - 1 hr.
Email visit	\$ 50

Integrative Physician Care

MD

Initial Office visit	\$325 - 1 hr.
Follow-up visit	\$300 - 1 hr.
Email visit	\$ 50

Terms & Conditions

1. All Health Coach visits are \$70.00 (1 hr.) and will be conducted via telemedicine or telephone.
2. Group visits will be held with a minimum of 5 participants. If the minimum is not met, the group visit will be rescheduled. No follow-up communication after the Group Visit is provided.
3. Primary Care is with the Physician only (Vishaal Veerula MD). The initial office visit fee is \$200.00 (30 min) and focused only on Primary Care. Follow-up visits will be \$75.00 (30 min). Integrative Medicine care will require a separate office visit.
4. Integrative Nurse Practitioner's initial office visit is \$200.00 (1 hr.) Follow-up visits will be charged \$90.00 (30 min.) or \$180 (1 hr.)
5. An Integrative Physician's initial office visit is \$325.00 (1 hr.) Follow-up visits will be \$300.00 (1 hr.)
6. Email visits \$50.00 are single focus ie. thyroid, brief labs, LDN, medication refills, etc. Email visits are subject to no more than 2 exchanges each by patient and Provider. More than 2 exchanges may require an office or telemedicine visit.
7. All provider appointments that are 30 min will consist of 20 min in clinical time spent with the provider and 10 min of charting time. Appointments that are 60 min in length will be 50 min in clinical time spent with the provider and 10 min of charting time.
8. Provider visits can be scheduled as in-office or telemedicine visits based on patient requests. Excluding Health Coach, see above.
9. After each appointment, the patient will receive an individualized treatment plan for reference.
10. Medical history (triage) will be reviewed by the Medical Assistant prior to each Telemedicine or in-person appointment. The Medical Assistant will attempt to contact the patient with two telephone calls and one email. If the patient is unavailable, they will forfeit their deposit.
11. All Provider communication is available only during regular business hours via email/phone/patient portal. Correspondence is intended for brief questions regarding your most recent visit. Any detailed questions will require an office visit.
12. An existing patient is defined as visiting the office within a 2-year (24 mo.) timeframe. Anything outside of 2-years (24 mo.) will be considered a new patient and requires an initial office visit with either provider at the listed rate.
13. Deposit of \$100 must be made at the time of scheduling. Follow-up appointments require a \$50 deposit. Reimbursement for scheduled office visits is available if canceled prior to 72hrs. of appointment time. Balance due at time of appointment.
14. Please refer to our BHRT information price list at FWIMED.com. BHRT pellet therapy pricing may vary based on dosage. A super-bill will be provided per patient request for out-of-network insurance billing for office visits and BHRT pellet therapy. Pellet therapy patients paying cash (only) will receive a \$50.00 price reduction with no super-bill provided. This discount does not apply to credit card or check payments. If a super-bill is needed, pellet pricing will remain at the listed price and no price reduction will apply.
15. Interest accrues at the rate of one percent per month for any amounts remaining unpaid for more than ninety (90) days following the date of the service. Additional charges for returned checks (\$25.00 per check) will be invoiced to the patient and are due prior to the next appointment.



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Frequently Asked Questions for our new Cash Pay model

What are the benefits?

By moving to our new model, we are not bound to the insurance carrier's policies and restrictions. Your time will not be limited to 10-15 min, which will allow more time and determines the best treatment option for you. This will provide a more individualized approach. Each patient will spend up to 60 min with our Providers vs. the 10-15 min allowed by insurance guidelines. This will result in more personalized care and allows both the patient to be heard and the provider to address all the patients' health concerns. Time restraints can also make a patient feel rushed and provides an opportunity for errors within the practice.

Telemedicine vs In-office visits?

Since the start of the COVID-19 pandemic, we have introduced telemedicine to our practice and will continue to do so. We will have dedicated in-office days for patients who prefer to have an in-person visit or need to be evaluated with a physical exam. This will allow us to reduce foot traffic through our office, maintain a high level of safety, sanitation and protect those patients who are at the highest risk of COVID-19 infection.

Do you accept insurance?

No, not accepting insurance allows us to concentrate on you, the patient. Without the administrative burdens and invasive requirements, we can save time and money. We are also able to offer extended visit time and more availability via technology. We want you to feel like a part of our integrative family and not a number or commodity.

Will FWIM give me a superbill for my appointments? Or services?

Yes, for Office Visits and Bioidentical Hormone Pellets only (see fee schedule). Other services such as Health Coach visits, injections, or IVs will not receive a superbill.

Can I use my Medicare or Medicaid?

We will not be accepting Medicare or Medicaid. Although we do not bill Medicare you are still able to utilize your Medicare coverage for all other medical care received outside our practice as

well as tests, labs, and medications ordered by our office. Paying cash for our services will not forfeit your Medicaid or Medicare coverage. Additionally, some Medicare plans may accept out-of-network coverage and reimbursement. Please contact your insurance provider for further details. **The final date of Medicaid and Medicare acceptance will be June 30th, 2021.**

What if I need a refill after August 1st and I don't have a new provider?

Current medications will continue to be refilled up to 90 days after August 1, 2021. This will only include current medications; no new prescriptions will be issued.

What about prescribing medications?

Yes, we will continue to prescribe most medications, there will be some exceptions. However, we will also work with your team of doctors to ensure no complications occur. We will continue to provide medications as long as you are a patient of our office. There are several compounding (Medicine Chest and FW Custom Rx) and retail pharmacies that we send prescriptions.

What about Controlled Substances?

Once we become a cash-pay practice, we will gladly prescribe controlled substances to our patients, provided they continue with their office visits according to state guidelines. This will include but is not limited to Testosterone therapy, Adipex, Lyrica, Gabapentin. Narcotics include Oxycodone, Hydrocodone, Norco, and Percocet. Benzodiazepines include Xanax, Ativan, and Klonopin.

How much time do I have once my insurance provider has been canceled to continue as an FWIM patient?

It depends on your insurance provider. We have tried to coordinate insurance carrier terminations parallel to notifying those patients under that specific insurance. Please contact your insurance carrier for actual timeframes. Some insurances require 60 and up to 180 days before notification of termination. Each insurance carrier has different requirements. **Effective August 1st, 2021 FWIM will no longer accept any insurance carriers.**

How do I find a new Provider?

We recommend contacting your insurance carrier's Customer Service dept. and asking for a referral. Or if you have online access to your insurance patient portal you can search for, 'Find a Physician Locator' tracked by your zip code. Or the best option is word-of-mouth, by asking friends or family.

Other integrative medicine practices in the area include Parkview Integrative Medicine and GladdMD. However, neither practices offer Primary Care.

What about my medical records?

If a patient transfers to another provider, there are three ways to obtain medical records; we can fax the records to your new provider, mail to your home or patients can obtain the records directly from our office. All based upon patient request. However, there will be a small fee of \$20.00. Please allow 1 week for processing of your medical records request.

What if I am an existing patient, will I have to pay the new patient consultation fee?

If you were a previous patient within our insurance model and returning to our new cash pay model within 6-mos. of August 1st, 2021, this will be considered continued care and not require a new Office Visit.

Once a patient has established care in our cash pay model, an existing patient is considered someone who has had an office visit within a 2-year timeframe. Anything outside of 2-years (24 mos.) will be considered a new patient and require an initial office visit appointment at the listed fee schedule.

Will insurance pay for labs or medication refills?

Each insurance is different. Medications will be submitted to either a retail or a compounding pharmacy which the patient is responsible for payment. We have an arrangement with PathLabs for a blood draw and Direct Imaging and Easy MRI, which offer a discounted rate for their laboratory and imaging services.

What options do I have in making payments?

Each patient can pay by credit card, check, or cash. We also offer an online payment method through our FWIMED.com website.