

At Wellness Recovery, 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 health care 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 the rationale for our financial policies. If, after reading this and you still have questions, feel free to speak with one of our staff members.

### WHY WE DO NOT ACCEPT INSURANCE

Some of our patients have asked us why we do not bill insurance directly. While we fully understand the financial challenge this presents to some patients, we have chosen not to bill insurance directly for the following reasons:

When clinics bill insurance companies directly, the doctors are required to become participating providers. The doctors 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 any preventative or wellness services. They are heavily invested in the conventional model of health care that too often relies on drugs and surgical procedures. We are committed to the functional medicine model that addresses the underlying causes of your symptoms with specific nutritional and lifestyle recommendations as the primary intervention. We do use drugs to alleviate symptoms while we address the root cause of the problem.

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 the lowest quality) care. Doctors who are participating providers are required to accept discounted fees for their services. Therefore, the clinic must write-off the difference, often as much as 75 percent of the doctor's fee for service. Our office cost to provide high quality care is very high and involves significantly more time compared to the standard addiction recovery model, making this a very difficult situation. You may be aware but in today's health care environment, the actual cost for doctors to provide services continues to rise, while the percentage of reasonable fees that insurance payments cover is declining.

Most doctors and 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 within a given timeframe. When the clinic becomes unprofitable, it will need support from another institution or large corporation. Most addiction recovery clinics are not self-sustaining financially without frequent patient visits and unnecessary services and therefore, have had to merge with hospitals or corporations whose expensive high-tech surgical and diagnostic procedures are priced to keep the clinics afloat.

Ironically, some of our patients complain about their extremely brief 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 stay in the insurance networks and provide the time-intensive, well-researched, expert care that you will get at Wellness Recovery.



## ABOUT THE CHARGES FOR OUR DOCTORS' SERVICES

Some patients may have the mistaken impression that our doctors take home the majority of the fees we charge for their services, and that the doctors have a great deal of leeway to offer discounts for those fees. In fact, our doctors take home only a fraction of the fees collected for services. This is because a clinic like ours requires trained staff and expensive professional continuing education. The majority of our fees support the overall mission of providing high quality, wellness-based, addiction care, not the doctors' paychecks. Our doctors have chosen this work because it is their passion and their calling, and certainly not because it is a way to make a lucrative income. In fact, most medical doctors who choose to practice functional medicine and comprehensive addiction care 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 health care reimbursement system.

