

CAM PPO of America Insurance Policy

The Institute for Progressive Medicine is pleased to be a contracted provider with CAM PPO of America. The following is a list of policies regarding the use of CAM PPO for doctor's visits and services at IPM. Please read and sign this policy sheet and turn it into reception before your visit with the doctor. If you have any questions, please be sure to ask a billing or reception staff member at IPM.

1. The Institute for Progressive Medicine (hereafter known as IPM) will bill CAM PPO of America (hereafter known as CAM PPO) for office visits and most associated ancillary services, including some diagnostic testing and laboratory services ordered by an IPM doctor and performed at IPM.
2. CAM PPO requires that patients obtain an authorization number before they see a doctor. To obtain an authorization number, call the pre-certification department at CAM PPO at **866-922-6776 option 2**. If you see more than one doctor at IPM, you will need to obtain an authorization number for each doctor you see.
3. Per CAM PPO policy, patients will be authorized 6 sessions for office visits or acupuncture within a 6-month period. Patients must obtain a new authorization number if all 6 sessions are used before the time period or the authorization number expires, regardless if they received 6 treatment sessions or not.
4. Outside laboratory or diagnostic services performed by an entity that is not contracted with CAM PPO must be paid directly by the patient or billed to a private PPO insurance. IPM staff will make this determination based on the service. If you have any questions or concerns on billing procedures, be sure to ask a billing staff member. IPM cannot guarantee that CAM PPO will pay for outside labs.
5. CAM PPO patients receive a 10% discount on the regular price of doctors' visits. At this time, a **20% co-pay** for all services received is due to IPM at the time of service. This includes but is not limited to the discounted office visit, laboratory services, IV treatments and acupuncture.
6. I understand that all supplement purchases are cash only and must be paid in full by the patient. Patients may submit supplement orders and receipts to CAM PPO for reimbursement.
7. IPM accepts cash, personal checks, money orders, Visa and MasterCard, American Express and Discover for payment.
8. I understand that IPM reserves the right to discontinue billing any private PPO insurance company for any reason and at any time, should that company fail to pay for services.
9. I agree to inform IPM of any change in my insurance coverage and/or contact information.
10. I agree to ask IPM staff before I receive a therapy or service if I have any questions on the coverage provided by CAM PPO, or the amounts due by me at the time of service.
11. I have read, understand and agree to the terms of the above policy regarding CAM PPO insurance billing at the Institute for Progressive Medicine.

Patient Name

Date

Signature

CAM PPO of America Insurance Policy – Frequently Asked Questions

Q: Who has CAM PPO coverage?

A: *CAM PPO coverage is a benefit offered through select employers. For more information, please contact Cam PPO directly.*

Q: How do I contact CAM PPO?

A: *CAM PPO of America, Inc.
25001 Emery Rd., Suite 325 A
Cleveland, Ohio 44128
www.camppoamerica.com
Tel. 866-922-6776
Fax. 216-514-0706*

Q: I have a common lab test that needs to be sent to an outside lab because IPM does not run the test here, can you submit my CAM PPO insurance information with the sample and have this test covered?

A: *Since LabCorp is not a CAM PPO provider, we will need to submit a copy of your primary PPO insurance to LabCorp. If the test cannot be covered, you may then submit the charge to CAM PPO for payment. CAM PPO will make the final decision about coverage for the testing.*

Q: Why do I have to pay a 20% co-pay for my office visits and services?

A: *The Institute for Progressive Medicine has an agreement with CAM PPO to bill 80% of the total costs for your office visits and services. The remaining 20% of the total billable amount is the responsibility of the patient. This 20% co-pay is due at the time of service.*

Q: Is there any discounted rate for using CAM PPO?

A: *Yes, office visits are discounted by 10% off the normal cash price.*

Q: Is there anything that CAM PPO will not cover?

A: *There are limits to how many office visits can be billed under each authorization number before CAM PPO will issue a new authorization number. In addition, there may be some laboratory testing or additional services that CAM PPO may require to be submitted to your primary PPO insurance before they will decide to consider coverage through CAM PPO.*

Q: Can you please give an example of the out of pocket charges I might incur at the end of my visit that would be applied to my 20% deductible?

A: *Example:*

<i>New patient office visit</i>	<i>\$350.00 (-10% discount for CAM PPO members)</i>
<i>Venipuncture Charge</i>	<i>\$25.00</i>
<i>Laboratory testing</i>	<i>\$150.00</i>
<i>Total</i>	<i>\$490.00</i>

<i>80% billed to CAM PPO</i>	<i>\$392.00</i>
<i><u>20% of total due at time of service</u></i>	<i><u>\$98.00</u></i>

Q: Can you bill CAM PPO for the supplements my doctor recommended?

A: *At this time, we do not bill CAM PPO for supplements, herbal tinctures, injectable kits, or other items you purchase to take home with you from our retail store. However, CAM PPO does cover supplement expenses as long as a health practitioner prescribes them. We recommend submitting your supplement expenses directly to CAM PPO. Please ask reception for more details.*

Please see an IPM staff member if you have any additional questions.