

## Dr. Zermeno New Patient Packet Supplement – Private PPO Insurance Policy

Dr. German Zermeno will accept private PPO insurance as a non-contracted provider for office visits and associated ancillary services. If you would like Institute for Progressive Medicine to bill your PPO insurance for visits and services with Dr. Zermeno, please read and sign this policy sheet and turn it in to reception before your visit with the doctor.

1. The Institute for Progressive Medicine (hereafter known as IPM) will bill my private PPO insurance for office visits and associated ancillary services, including diagnostic testing and laboratory services ordered by German Zermeno, MD and performed at IPM.
2. I understand that IPM is not a contracted provider with any private PPO insurance. I assume full responsibility for any and all co-pays, coinsurance, or deductibles assigned to me by my insurance company for services received at IPM. Any payments and explanation of benefits sent to me by my insurance company for services received at IPM must be forwarded to IPM.
3. At this time IPM cannot bill private PPO insurance for office visits with Dr. Sosin and Dr. Harden.
4. IPM will accept the allowed amount for billed services as payment from my insurance company for those services that IPM has agreed to bill to my private PPO. If no adjusted or allowed amount is forwarded to IPM, I will owe the full due for medical services received at IPM.
5. I understand that any co-pays allowed by my plan will be collected at the time of service.
6. If my insurance company does not pay within **45 days** from the date my claim is submitted by IPM billing staff, I agree to be responsible for the full amount of my bill.
7. I understand that insurance companies often do not pay for integrative or alternative therapies which they consider non-covered services. For this reason, IPM cannot bill for these services including, but not limited to nutritional IV therapy, Chelation Therapy, Prolotherapy, EECF therapy, injectable vitamins and minerals, outside laboratory services and supplements. If I choose to receive these services, I understand that I will be responsible for payment at the time of service.
8. I understand that each insurance company has different plans and each plan provides a different level of coverage. It is my responsibility to know and understand my individual plan and to direct questions about coverage to my insurance company. IPM staff cannot be responsible for knowing the specific terms of my plan, and therefore cannot tell me for sure if a service will be covered.
9. IPM accepts cash, personal checks, money orders, Visa and MasterCard for payment.
10. 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.
11. I agree to inform IPM of any change in my insurance coverage and/or contact information.

I have read, understand and agree to the terms of the above policy regarding PPO insurance billing at the Institute for Progressive Medicine

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Patient Name

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Date

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Signature

## **Private PPO Insurance Policy – Frequently Asked Questions**

**Q: Which private PPO insurance companies will you bill for visits and ancillary services for Dr. Zermeno?**

**A:** *At this time we will bill most private PPO insurances, including PacifiCare, Cigna, United Health Care, Health Net, Aetna, Blue Cross and Blue Shield. IPM reserves the right to discontinue billing to any insurance company at any time. IPM is NOT a Medicaid/Medi-Cal provider and does not bill Medicaid/Medi-Cal.*

**Q: Does this mean you are a contracted provider for private PPO insurances?**

**A:** *No, at this time IPM is only a contracted provider for Medicare PPO. We are not contracted with any private PPO, HMO, EPO or with Medicaid/Medi-Cal. When we bill private PPOs, we bill out of network.*

**Q: What if you bill my PPO insurance, but they do not pay?**

**A:** *In the event that payment is not received from your insurance company within 45 days of the date IPM submits your bill for payment, you will be responsible for the charges. IPM will forward a bill to the address you have specified on file. If you receive a bill from IPM, payment in full is due at that time.*

**Q: Which services will you bill for me when ordered by Dr. Zermeno?**

**A:** *Most services that insurance companies traditionally pay for can be billed under Dr. Zermeno. These include new and returning doctors visits, laboratory studies, diagnostic studies, minor procedures, injectable prescription medications administered in the office, allergy skin testing, EKG testing, vaccinations. If you have questions about whether a service is covered, please contact your insurance company.*

**Q: Which services cannot be billed to my private PPO?**

**A:** *Nutritional IV therapy, prolotherapy, acupuncture, EECF, nutritional injections, vitamin and mineral supplements, herbal tinctures, prescription medications sold through IPM, and other services that are commonly considered a part of alternative medicine.*

**Q: Can you bill for Hormone Pellet Therapy?**

**A:** *Unfortunately, hormone pellet therapy is considered an elective procedure by most insurance companies, and we cannot bill for this service.*

**Q: Is there any time IPM will bill my private PPO insurance under Dr. Sosin or Dr. Harden?**

**A:** *We cannot bill office visits for Dr. Sosin or Dr. Harden at this time. However, as a courtesy to our patients, and in most cases, in-house laboratory testing and some diagnostic testing such as DXA scans, CGMS testing and CV Profiler testing will be billed to your private PPO when you see Dr. Harden or Dr. Sosin.*

**Q: How do I know what my copay, coinsurance payment, or deductible will be?**

**A:** *Every plan has different rates for copays, coinsurance and deductible. Deductibles are determined on a yearly basis, and can be different for in-network and out of network physicians, so it is important to check with your individual insurance company about what your financial responsibility will be.*

**If you have additional questions at any time about the costs of IPM services or our PPO billing policy, please be sure to ask an IPM staff member in reception before you receive treatment.**