

## Insurances We Accept

We accept all health care plans that are contracted by UCI Health (PPO, Medicare Part B, Medicare Supplement plans and self-pay) with the exception of HMO's and Medi-cal/Medicaid. We advise patients to call their health insurance carrier to verify if our doctors are participating providers within their insurance policy. Note that participating providers may be in-network or out-of-network based on your insurance policy, and therefore, the patient responsibility for shared cost will vary based on plan. Please inquire with your insurance plan.

For Medicare patients, please be advised that the following servicing providers/services *are not* covered under Medicare guidelines: Naturopathic Doctors, Acupuncture and Massage Therapy. We do offer self-pay rates for these services. Medicare does cover Nutritional Counseling, but only for the following diagnoses: Diabetes, Kidney Disease, and Kidney transplant (within the first 36 months post-transplant).

To help your insurance carrier identify if our facility, services or servicing providers are covered under your plan, please provide them with the NPI # of the provider (see list below) and our facility [Tax ID: 330322171](#).

As a helpful tip, while you are verifying if our facility and servicing providers are in or out of network, check if the following services are covered benefits: Acupuncture, Massage Therapy, and Nutritional Counseling. Please do not hesitate to call us at 714-424-9001 if you have any further inquiries.

*I acknowledge I have received and read the information provided to me regarding my obligation to verify my insurance benefits prior to receiving services.*

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Name (Print)

Signature

Date

**NPI List:**

Dr. Afrouz Demehri	NPI: 1154709343
Dr. Arvin Jenab	NPI: 1720484652
Dr. Michael Palladino	NPI: 1649720798
Dr. Rowena Daly	NPI: 1760932917
Dr. Lilian Au	NPI: 1861728768
Dr. Kim Hecht	NPI: 1215255831
Dr. Bobby Nourani	NPI: 1700115961
Dr. Ailin Barseghian	NPI: 1982836466
Dr. Pearl Zimmerman	NPI: 1730307950
Dr. Marcela Dominguez	NPI: 1225039050
Rachelle Rodriguez, NP	NPI: 1245377977
Hema Doshi, NP	NPI: 1427595925
Kimberly Storm (Dietician)	NPI: 1083003123
Sherry Schulman (Dietician)	NPI: 1922527407
Heather Rice (Acupuncture)	NPI: 1922182658
Milim Jeon (Acupuncture)	NPI: 1366719791
Lifang Xie (Acupuncture)	NPI: 1659717833
Robert Thomas (Massage)	NPI: 1538650239
Natasha Harris (Massage)	NPI: 1326524703
Dr. Shaista Malik (Billing provider for Nutrition & massage)	NPI: 1922208495
Dr. David Kilgore (Billing provider for Naturopaths and Acupuncture)	NPI: 1528150109

## General Insurance Tips

As a courtesy our office will verify insurance eligibility for all of our patients. We are providing this insurance reference guide for patients to gain a better understanding of insurance coverage for our services and how to navigate their insurance plan.

### HMO

Our office does not accept any HMO plan at this time. Patients who wish to seek services at our clinic are advised to proceed as self-pay and refer to our self-pay rates before seeking services.

### Medicare

Our office accepts Medicare and Medicare supplement plans, however, not all of our clinic services are covered due to Medicare guidelines. At this time Medicare only covers visits rendered by a medical doctor (MD), doctor of osteopathic medicine (DO), nurse practitioner (NP), or physician's assistant (PA). Unfortunately, Medicare does not cover office visits provided by a naturopathic doctor (ND) and patients who wish to seek these services can refer to our self-pay rates. Regarding nutritional counseling, Medicare will only cover visits when the primary diagnosis is diabetes, kidney disease, or kidney transplant within the last 36 months.

Acupuncture and massage therapy are **not** covered benefits under Medicare guidelines. Certain Medicare supplement plans however can cover these services. Patients are highly encouraged to check with their supplemental plan to verify if these services are covered and inform our front office staff. Please inquire about any copay, yearly session limits and if these are combined with chiropractic services, for acupuncture benefits.

### PPO

PPO insurances have various levels of coverage depending on service type and whether or not the provider is considered in-network or out of network. We advise all patients to verify with their insurance that we are in-network provided in order to maximize insurance coverage. Each insurance company creates a network for each one of their plans, so while we may be contracted with your insurance your specific plan might have a limited network that we may or may not be a part of. We provide all of our patients with our tax ID (330-322-171) to verify network status with their insurance; please be aware though that insurances may only cover certain doctors under our institute so it is important to check that the provider is also in network. When reaching out to your insurance to verify coverage we recommend patients ask the following questions in order to get a better understanding of their expected patient payment responsibility.

- Is the service a covered benefit?
- Is the provider considered in network or out of network?
- Do I have a deductible and does it apply to my visit? How much of that deductible has been met?
- What is my patient responsibility? Is it copay or a co-insurance?
- Are there any session limits per calendar year or other restrictions for coverage?

Our office is considered a specialty office by most insurance plans and as such we will collect the specialist copay at time of service. Some insurance plans can have us listed as primary care, as such if your explanation of benefits (EOB) reflects that our office is considered primary care please notify our

front office staff so that the copay can be adjusted for future visits. For patients with a co-insurance, you will receive a bill from our billing department once a claim has been submitted to your insurance.

**Self-Pay**

Patients who wish to not utilize their insurance or whose insurance does not cover services can proceed on a self-pay basis. Please note that self-pay rates differ from what is billed to insurances. The following are the current rates for our clinic services; please note that these are subject to change and are not an exhaustive list. Payment for self-pay services is due at the time services are rendered and cannot be billed at a later time.

Service	Initial Visit	Follow Up Visit
Doctors Visit (MD, DO, ND, NP)	\$486	\$250-\$350 (Rate varies depending time and complexity of visit)
Acupuncture	\$150	\$100
Nutritional Counseling	\$85	\$81
<u>Massage Therapy</u>		
60 min. massage	\$98	\$98
90 min. massage	\$145	\$145
120 min. massage	\$190	\$190

**Supplements**

Nutritional supplements are not usually covered by insurance plans as such our office is unable to bill insurances for these. Patients can use their flexible spending account (FSA) or health savings account (HSA) for payment (provided that there are sufficient funds on your current at the time of purchase). Our office encourages patients to keep their detailed receipts readily available in case the FSA or HSA plan requests documentation of purchase.

**Laboratory Testing**

Frequently our providers will recommend patients complete specialty labs to provide the best tailored care. These labs are tested and processed by outside laboratories that are not directly affiliated with UCI Health or the Susan Samueli Institute, as such our office does not bill for this testing or sample analysis. When these tests are recommended we advise that patients reach out directly to the laboratory company to receive the most accurate information as to how they will work with your insurance. All questions regarding payment and billing issues for these tests will have to be addressed to the specialty laboratory since payment is not being done through our office.

**Glossary**

- Copay: A set dollar amount due at the time of service for each visit a patients seeks.
- Coinsurance: A percent of the total visit cost that a patient is responsible for after each visit is rendered. Coinsurances are usually collected once insurance has processed a claim.
- Deductible: An amount set by your insurance which you have to pay out of pocket for covered services before your insurance will start covering services. Once a deductible has been met most patients are still responsible for a copay or coinsurance for covered services.
- Out of Pocket Maximum: A limit on the amount that you will have to pay out of pocket for covered services per calendar year. Once you have met the out of pocket maximum you will no longer have to pay copays/coinsurances for covered services for the rest of the calendar year.