

# Understanding Your Care: Billing, Insurance, and Lab Costs

## What is Functional Medicine Billing?

In our sessions, we focus on finding the "root cause" of your health concerns. Because this takes more time and specialized testing than a standard 10-minute doctor's visit, the way we handle payments and insurance might look a little different. Our goal is to be 100% transparent so you can focus on feeling better without any financial surprises.

## Why This Matters For You

- **No Hidden Fees:** We follow strict rules to ensure that when we recommend a lab test, it is because you actually need it—not because we are getting a "reward" or kickback from the lab company.
- **Maximizing Your Benefits:** Even if we don't take your insurance directly, we provide you with a "Superbill." This is a detailed receipt you can send to your insurance company to try to get some of your money back.
- **Using Your Health Savings:** Most of our services and tests can be paid for using your HSA (Health Savings Account) or FSA (Flexible Spending Account) cards, which helps you use pre-tax dollars for your wellness.

## What You Can Do Today

1. **Check Your Coverage:** Call your insurance provider and ask if they reimburse for "out-of-network" nutrition or functional medicine services.
2. **Ask About "Patient-Pay" Pricing:** When ordering labs, ask us if there is a "patient-pay" discount. Often, paying the lab directly is much cheaper than running it through insurance.
3. **Keep a "Health Folder":** Save every receipt and "Letter of Medical Necessity" we give you. These are your best tools for getting reimbursed by insurance or justifying costs for your taxes.

## Questions to Discuss with Your Practitioner

- "Can you provide me with a Superbill or a Letter of Medical Necessity for my insurance/HSA?"

- "Are there different pricing options for the lab tests you are recommending?"
  - "If I have Medicare, what do I need to sign to make sure I can still receive these specialized services?"
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