**20 Insurance and Pricing**

http://healthcarewebsite.net/tbc/patient-info/insurance-pricing/

Keith and Penny – is this going to need to be changed due to the new program? ***DEFINITELY, YES,***

For instance, it talks about reimbursement for dietitian visits. I highlighted it…

Insurance & Pricing

Insurance & Pricing: Understanding Your Payment Responsibility at the Block Center

Although the Block Center for Integrative Cancer Treatment is a different kind of cancer care provider, like conventional cancer care providers, we accept medical insurance for treatments and services that are routinely covered.

However, as providers of truly integrative cancer care, we incorporate into your treatment many other services designed to enable and empower you to fight to win against cancer. These include comprehensive assessments along with advanced blood and tumor tissue panels, nutritional education and counseling and nutrition infusions, dietary supplements, biobehavioral education consultations, ~~and psychosocial counseling~~, lifestyle and holistic health recommendations ~~consultations~~ and more. Unfortunately, insurance companies ~~have not acknowledged the efficacy of~~ are not obligated to cover these services against cancer and, therefore, do not ~~cover~~ ~~much of~~ reimburse for these “other” methods.

In addition, different insurance companies ~~— and these companies’ various different plans —~~ cover various services quite differently. At the Block Center, we work closely with you to determine the scope and limits of your insurance coverage… and to make sure you’re getting the best benefits from your plan. At the same time, we strive to keep you informed about what is and isn’t covered by insurance and what will incur out-of-pocket costs that you ~~must~~ will need to pay directly.

Services covered by medical insurance or Medicare

If deductibles have been met, medical insurance (including Medicare) typically covers all standard medical services provided by the Block Center. For these, we will bill Medicare or your medical insurance company directly. Also, our patient advocates will verify your insurance coverage for these services in advance of ~~you coming in~~ your visit to the center. Here’s what insurance usually covers:

Doctor visits / consultations

Laboratory testing: Block Center runs a number of Advanced and Integrative labs. Examples include (1) complete blood counts, (2) comprehensive metabolic panel, (3) cancer biomarkers, (4) biochemical and nutritional “terrain” testing, and others. Most but not all of your biochemical “terrain” laboratory tests will be covered by insurance and Medicare. ***[We need to confirm that given very new regulations that we can legally do this.]*** Our standard panel includes tests that you perform at home, which are not insurance covered. Also, Medicare doesn’t cover some of the advanced tests in our panel which can mean an additional charge for Medicare patients. ***[This additional charge issue we will need legal clearance..]***

Laboratory testing: other tests – Beyond the biochemical and nutritional terrain testing, your Block doctor may request other standard lab tests related to your cancer or to other health conditions. Medical insurance typically covers many of these types of tests, though some molecular profiling tests aren’t covered. We’ll discuss these with you when or if they are relevant to your care and we will review any charges prior to performing such tests. ~~if and as appropriate~~.

Dietitian visits – Some insurance companies and plans cover nutritional consultations with one of our dietitians. Many, however, do not. We’ll verify your coverage to determine if dietitian consults will be an out-of-pocket cost for you or your loved one.

Out-of-pocket costs for which you’ll be responsible:

Insurance copayments

Co-insurance

Unmet deductibles

Integrative services fee – This covers The Block comprehensive integrative set of assessments, including ~~full analysis and evaluation of your~~ ~~medical history~~, your nutritional patterns, readiness for health behavior change, and your biobehavioral and physical activity assessments that inform our team with the foundational understanding that enables us to provide individualized guidance at our very first meeting with you. The integrative services fee also covers comprehensive, integrative chart review, your dietitian session and nutritional education (not billed to you if covered by your insurance), biobehavioral education and training meeting ~~consultation~~, integrative health counseling and program implementation, biochemical terrain consult (the follow-up dietitian phone consult) -- all reinforced by our Patient Healing Guide (~~cooking class or Strategies for Success class).~~

Nutritional supplements: *Cost of nutritional supplements* – Your nutraceutical *[should be singular*] regimen can only be determined based on the results of your clinical visit, biochemical and metabolic terrain testing and your dietitian consultation, making it impossible to determine costs in advance. But your dietitian will work with you to prioritize supplement choices to help create an affordable, effective program.

Note: *While Dr. Block and the Blocks’ research team have spent three decades designing and developing natural product formulations specifically with cancer concerns in mind, you are never expected or obligated to use the Block Center’s line of supplements.*

Costs for patients without insurance or Medicare coverage.

For patients who do not have either medical insurance or Medicare, typical charges for medical consultations, the full integrative program and laboratory testing will depend on your individual situation and use of services. Self-pay patients’ out-of-pocket responsibilities include medical services, the integrative program and all lab testing.

For detailed cost estimates, or to schedule an appointment, call 877-41-BLOCK (877-412-5625). You can also request an appointment using our easy online form.