**20 Insurance and Pricing**

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

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 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 psychosocial counseling, comprehensive assessments and blood panels, nutritional counseling, dietary supplements, lifestyle counseling and more. Unfortunately, insurance companies have not acknowledged the efficacy of these services against cancer and, therefore, do not cover much of these “other” methods.

In addition, different insurance companies — and these companies’ various different plans — cover certain services 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 you must pay directly.

Services covered by medical insurance or Medicare

If deductibles have been met, medical insurance (including Medicare) typically covers 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. Here’s what insurance usually covers:

Doctor visits / consultations

Laboratory testing: biochemical terrain testing – Most but not all of your biochemical terrain laboratory tests will be covered by insurance and Medicare. Our standard panel includes tests you perform at home, which are not insurance-covered. Also, Medicare doesn’t cover some of the advanced tests in our panel, which means an additional charge for Medicare patients.

Laboratory testing: other tests – Beyond the biochemical terrain testing, your Block doctor may request other standard lab tests related to your cancer or to other health conditions. Medical insurance typically covers most of these types of tests, though some molecular profiling tests aren’t covered. We’ll discuss these with you 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 comprehensive integrative assessment, including medical history, nutritional, lifestyle-change readiness, biobehavioral, and physical activity assessments. The integrative services fee also covers chart review, dietitian consultation (not billed to you if covered by your insurance), biobehavioral consultation, integrative health implementation counseling, biochemical terrain consult (follow-up dietitian phone consult), our patient healing guide, and nutritional education (cooking class or Strategies for Success class).

Nutritional supplements costs – Your nutraceuticals regimen can only be determined based on the results of your biochemical terrain testing and 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.

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.