

After recent changes in healthcare laws and insurance policies, I am faced with a tough decision -- practice in-network or out-of-network. If I stay in-network, I have to reduce the quality of care offered to stay within contract. However, if I practice out-of-network, I can maintain and *improve* the quality of care provided to you. After much deliberation, I have decided I am unwilling to compromise the quality of care offered in order to stay in network with the insurance companies.

This letter is to inform you: I have decided to practice out-of-network with all insurance companies. After the last in-network date for your insurance, Heather Tustison, LCPC, LLC will operate as a cash practice. You may continue to bill insurance claims, but my services will process as out-of-network. Additionally any reimbursement due to you will be mailed by your insurance company to you.

**Last In-Network Date:
December 31, 2016**

Business will operate as usual until the last in-network date specified for your insurance. After that date, you will find several changes in payment collection for your treatment.

*** I expect a surge in patient visits for the next two months and will be open extra hours to accommodate as many patients as possible. If you need an emergency visit, please call me. I will do my best to fit you in! ***

The Five Top Payment FAQs

1. What is the cost of my care? What about billing?
 - a. **After your last in network date, you will pay the full cost of treatment at the time of service.** *Prices listed below.* I will continue to accept cash, checks, credit cards, FSA and HSA cards.
 - b. **I will still gladly create a bill for your insurance at no cost to you.** I will give you a bill at end of session to submit to your insurance, however, it will be out-of-network coverage.
 - c. **I will no longer accept assignment.** Since you will have paid me in full for each visit, I will not accept assignment. This means if you are due money, your insurance company will mail your reimbursement directly to you.



2. What will my out-of-pocket cost be with out-of-network coverage?

Most PPO insurance plans offer out-of-network benefits. So many of you will be eligible for reimbursement after you meet your deductible. Each insurance plan has a unique benefit package; please contact your insurance company to check your out-of-network coverage.

3. Will you verify my out-of-network benefits?

I will be happy to verify your out-of-network benefit coverage at your next appointment. If you want to know your coverage before you come into the office, call the Customer Service number on the back of your insurance card.

4. What do I need to do in order to get reimbursement from my insurance company?

You shouldn't need to do anything. I will be billing your insurance claim, and if you are due reimbursement, your insurance company will mail a reimbursement check. Please allow 3 to 4 weeks for processing and payment. You can call your insurance at any time to ask questions or check on a claim payment.

**PLEASE NOTE: For tax purposes, FSA people will need to check with their administrator to see if they need to pay any insurance reimbursement back to their FSA account. Speak to someone in your HR departments if you need help.*

5. What if there is a problem or error with billing?

I will gladly look at your Explanation of Benefits (EOB) at any time to help you better understand your claim. If you have a problem with claim payment, I can double check and make sure it was billed properly on my end. If so, I will gladly correct the error and resubmit your claim. If your insurance company made an error in processing your claim, you will be responsible for contacting them directly. (*Note: Most claims process without errors. Expect 3 to 4 weeks after each visit for processing.*)

The Benefits Supporting This Decision:

1. **Increased office hours.** This change will allow me to spend more time focused on you, and I will now be open four days a week as a courtesy to you.

My office hours

**Tuesday, Wednesday & Thursday 10 – 6
Friday 9 – 2**

2. **More time for you.** You now have an option for longer treatment times. You can choose the standard 60-minute treatment or opt for a longer 90-minute treatment. *Please Note: If you are opting insurance reimbursement, they will only reimburse you for a maximum of 60 minutes of therapy.*
3. **Unlimited Patient Care.** Insurance companies do not allow muscle work in the same region of the body as your adjustment. I have always treated whatever your body needed, but for billing purposes, I had to adjust in one area of the spine and perform muscle work in a different. This has been very confusing for many of you over the years, when you saw price changes in payment but did not see me doing things differently during your treatment. *The truth is I always went above and beyond for you!* Being out-of-network allows me to do whatever is best for you with zero hassle from insurance.

In short, everything is going to be more YOU-focused from here on out!

Why did I decide to practice out-of-network?

Insurance companies limit provider decision-making and impact the quality of care you receive. I have personally stayed in-network for as long as I could because I wanted to benefit as many patients as possible. Unfortunately, with all of the recent changes in our healthcare system, your quality of care is being compromised. In order to remain in alignment with my own values and personal integrity, I can no longer operate Heather Tustison, LCPC, LLC as an in-network practice.

The Inevitable Consequence

I understand my decision to practice out-of-network may affect your ability to continue care at my office. Everyone's situation is different and you need to do what's best for you. I will be here to help you if you need to make a transition to another in-network provider. Should you need to move on, I have included a list of high quality in-network counselors below.

I want you to know I really care about you and want you to get the best quality of care possible. This transition may be a bit confusing, so if you have questions or concerns contact me. Email: heathertustison@gmail.com Phone: 208-869-0199

Wishing you the best healthcare possible,

A handwritten signature in blue ink, appearing to read "Heather Tustison". The signature is fluid and cursive, with a large initial 'H'.

Heather Tustison, LCPC



Heather Tustison, LCPC, LLC

Treasure Wellness

Cost of Care

60 Minute Treatment \$125
90 Minute Treatment \$187.50
New Patient Appointment (60 Minute) \$150
New Patient Appointment (90 Minute) \$225

My Personal Referral List

Lovena Magalsky
Marriage and Family
Life Transition
Christian Counseling
761-6928

Robert McIntyre
Marriage and Family
Relationships
Stress and Anger Management
297-3414

Joy Erman
EMDR
Trauma
Adults and Adolescents
721-8550

John Hochhalter
OCD
LDS Counseling
Marriage and Family
Anxiety
949-0534