

## Insurance and Payments

### INSURANCE:

There are a number of *psychotherapy* insurance panels that Sheri participates with: **Carefirst Blue Cross/BlueShield (Maryland, Blue Choice and Federal), Aetna, Magellan, Medicare, Medicaid of Maryland, APS Healthcare, and Cigna.** In addition, she is an EAP (employee assistance program) provider for Cigna, APS, Health Advocates, and Magellan Health Services. Consult your employer for details.

A growing number of insurance companies will reimburse for *acupuncture* treatments. Sheri is a participating provider with **Carefirst Blue Cross/Blue Shield, (Maryland, Blue Choice and Federal), Aetna, Cigna and Johns Hopkins Healthcare.** Consult your insurer for the terms of coverage on your policy. Medicare does not have acupuncture benefits; however, please check with your secondary insurance for acupuncture benefits.

Full payment is due at the time of each treatment if your insurance or EAP benefits are not being used. There is also a cash discount available at the time of service. For out of network benefits, a superbill/receipt will be provided upon request for you to submit for insurance reimbursement. All co-pays are due at the time of treatment. Please consult with your insurance company prior to your first appointment. ***It is your responsibility to bring your co-payment, any authorization required, a referral if needed, your deductible information and a copy of your insurance card.***

### Payment methods:

All practitioners handle their payments differently. Checks, cash, MasterCard, Visa, American Express, HAS and FSA's are typically accepted.

### Cancellation Policy:

Cancellations should be made no later than 24 hours before your scheduled appointment. Initially, a \$25.00 cancellation charge will be made. After this, payment in full will be expected for each missed appointment. Emergencies will be evaluated on an individual basis.