

Payment Plans at Dr. Leigh's

There are 3 levels of payment:

1. Traditional insurance, with copayments in full at the visit.

- ∞ Due to our broken medical system, I choose not to contract with every insurance corporation (to do so would make my worklife revolve around them, rather than around you!). I have contracts with Regence, PacificSource, and LifeWise, and am in the process of contracting with Providence starting in 2010.
- ∞ I am an out-of-network doctor for all other insurances. Most policies do provide some limited out-of-network benefits. I am always happy to see you! - It's just a question of how much of my services they'll help you with. You can call your broker and find out.
- ∞ I am not contracted with Medicare, OHP, or Tricare. I can see patients who have these benefits, but only on a privately contracted basis, as in options 2 and 3 below.

2. "Cash" visit.

- ∞ This is a good option for people with one acute medical problem, or who need a complete physical exam, but are uninsured or under-insured.
- ∞ Fees are the same as for insured patients, with a 30% administrative discount for payment in full at the time of visit. See *List of Basic Fees* for full and discounted fees.
- ∞ Cash, check, health savings account cards, and credit cards accepted. Invoices with insurance codes provided on request, for those who want to submit them as part of their private (not public) insurance deductible.

3. Subscription plan - the red carpet treatment!

- ∞ For one person, a subscription is \$600 per year (\$50/month), paid quarterly (using postdated monthly checks, credit card, or automatic bill payment through your bank. Additional family members may be added to your subscription for \$360 per year each (\$30/month).
- ∞ This fee covers:
 - all as-needed office visits
 - phone/virtual visits when appropriate
 - house calls, when unsafe to travel
 - and care coordination with other practitioners.
- ∞ Subscription is convenient for those who expect to have more than 5 visits a year, such as families with small children, people needing counseling during particular passages (depression/ grief, weight loss, stop smoking/ sobriety, life and identity changes), and individuals with chronic diseases or chronic pain, who greatly benefit from careful supervision.
(Note: well-baby visits alone add up to 6 visits in the first year! Holistic approaches to problems associated with with nutrition, emotions, sleep and energy, fertility, maturity and aging, typically require multiple visits throughout a year.)
- ∞ Subscription provides full-access comprehensive primary care as a good complement to "catastrophic" hospitalization insurance. The subscription fee is not insurance, is not refunded by insurance, and does not apply toward insurance deductibles, but might be allowed by some health savings accounts. Extra charges apply for any in-office surgical procedures and injections, which might be covered by some policies.