

Payment Plans at Dr. Leigh's

There are 3 levels of payment:

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

- ∞ Due to our broken medical system, I choose not to become a contractor with every insurance corporation (to do so would make my worklife revolve around them, rather than around you!). I have contracts with Regence, PacificSource, Providence, and LifeWise.
- ∞ 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 service your insurance will pay for. You can call your agent and find out.
- ∞ Your insurance might not cover the full cost of the visit (for example, you may have "co-insurance" to pay). The amount you are responsible for is sent to you on an EOB ("Explanation of benefits") from your insurance company. It says "This is not a bill," but it tells how much you owe me, due to only partial coverage by your insurance.
- ∞ 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.
- ∞ Payment in full, using cash or check, is due the end of the visit. I will send you an invoice, with insurance codes, on request, if you want to submit it as part of your private insurance deductible.

3. Three-month subscription plan

- ∞ If you do not have insurance and need frequent visits, you may "subscribe" for three months at a time for \$150. At the end of three months, you may choose to re-subscribe.
- ∞ Payment may be given as a lump sum, or in the form of three postdated checks that will be deposited monthly.
- ∞ This fee covers all as-needed office visits and screenings, phone and email visits, house calls, when medically necessary, and care coordination with other practitioners.
- ∞ Extra charges apply for laboratory tests, x-rays and other images, EKGs, and other services performed outside of my office or your home. There may also be extra charges for any in-office surgical procedures or stitches, which require relatively costly medication and equipment use.
- ∞ Subscription is convenient for those who expect to have more than one visit every two to three months, such as families with babies and small children, people needing counseling during particular passages (depression/bereavement, weight loss, stop smoking/sobriety, life and identity changes), and individuals with chronic diseases or chronic pain, who greatly benefit from close supervision.
- ∞ 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.