

BEGINNING OCTOBER 1ST, 2020 - DR. YOUNG WILL BE OUT-OF-NETWORK WITH ALL MAJOR INSURANCE PROVIDERS

Dear Patient,

Earlier this year, I began making changes in my schedule to allow for more time with each individual patient to ensure a continuation in the quality of care that you have come to expect from me while honoring the sanctity of both our time. On March 1st I expanded the duration of my appointment times from 20 minutes to 30 minutes and increased my fee for service rate from \$55 to \$65 a session, affecting only those who don't have insurance benefits. Within three weeks of this change in practice, COVID closed our doors for 7 weeks, and in the process of returning to business as usual in the midst of a pandemic, it is becoming increasingly clear that my personal practice style and expertise no longer fit into the insurance reimbursement model.

Over these 16 years that I have been in practice, most insurance reimbursement rates have not changed and the few that have actually decreased the amount they compensate us for care. With the increase in time, cleaning supplies, personal protective equipment, and practice management procedures (ie: electronic health records, patient screening procedures, payment and communication practices), the costs of doing business have increased and the standard insurance reimbursement rates are no longer covering the practice needs. This unwillingness of insurance companies to raise their reimbursement rates to reflect the level of care I provide, has forced me to make the hard decision to no longer participate as an in-network provider. As of October 1, 2020, I will be an out-of-network provider for Optum (UHC, UMR, GEHA, GOLDEN RULE), and American Specialty Health/Blue Cross Blue Shield. **This decision solely impacts care provided by myself, and will not affect the current in-network status of our other chiropractors at Natural Balance: Dr. Giana Anselmo, Dr. Jennifer Baird, or Dr. Tara Ritter, who will continue to accept insurance for the care they provide.**

I understand that this could potentially cause an unexpected financial strain. In an effort to be supportive, I will continue to offer a discount on care with the purchase of packages (5 pack: \$292.50 = \$58.50 per treatment, 10 pack: \$552.50 = \$55.25 per treatment). Any flex spending (FSA) or health savings (HSA) benefit may be utilized and we will continue to provide the necessary receipts and supportive documentation. I would like to work with any individual who is concerned about finances to develop a co-management treatment plan with our other providers that is consistent with your physical and financial needs. Please reach out to me at our next meeting or via email at jyoungdc@gmail.com if you would like to discuss accommodations in care and I will do my best to continue to support you as a patient of Natural Balance.

I thank you for your understanding, continued support, and for making Central Park the best community to serve!

Yours in Health,

Dr. Jessica Young