



Nebraska Natural Health Center

"Nebraska's Most Progressive Holistic Health Care Center"

"New Payment Policy You Need To Know About" By Joan Kuheana

With the birth of the new year we come to expect change and growth, the Natural Health Center is no different. Many of you may have noticed new faces at the front desk (read the article on the new staff members on page 3) and a new payment policy when checking out. The goal of this article is to inform you, the patient, on our payment policy changes and what you can do to make filing your insurance the quickest most efficient way.

Chiropractic patients are

cared for in a way our present healthcare systems have forgotten. With more attention being paid to the level of healthcare that is offered and our ongoing commitment of the rights of patients to receive the utmost benefits from their Insurance providers we are now accepting and filing health insurance claims for our patients.

The benefits paid by Insurance carriers to a Non-Participating provider of services will be different from that of a Participating Provider. Natural

Health Center technicians and Chiropractic Physicians are Non-Participating Providers, meaning we are not a part of the numerous networks with Principal being the exception.

Almost every Insurance policy has a deductible that is required to be paid by the patient Out-Of-Network deductibles are different from In-Network deductibles. The Out-Of-Network deductible can range from \$100-\$2500 and must be satisfied before the Insurance

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March — April
2002

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Insurance Facts

- The consumer index (general inflation rate) is projected to increase 2.6% a year for the next four years. Health Care costs are projected to rise an average 6.5% annually during that time. (1999 statistic)
- The percent of Americans getting coverage through their jobs declined from 69.2% in 1987 to 64.2% in 1997
- 10.8 million of the 43.4 million uninsured in 1997 were under the age 18

"Buyer Beware!" By Jeanne Longenecker, R.N., J.D.

When choosing a supplement, quality is the most important factor to consider. The FDA does not monitor the supplement industry, so you as a consumer must. There's a wide variation in the quality of dietary supple-

ments, from raw materials to manufacturing techniques. Therefore it's critical that your supplement meets important standards. That's why we're here. We know the specific quality issues to consider when buying

vitamins and herbs. We have researched many companies, tried many supplements and have rejected those that fail to meet our rigid standards. We keep informed on research and develop-

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company starts to pay benefits at a percentage. This percentage can range from 50-90% in which the insurance provider pay 50- 90% of the charges (patients are responsible for the other 50-10%) until an out-of-pocket expense is satisfied by the patient (anywhere from \$500-\$5000). Once the out-of-pocket expense is satisfied, the Insurance provider will pay all benefits at 100%.

Beginning January 1, 2002 Nebraska Natural Health Center will be instituting a new and successful insurance philosophy which will increase our effectiveness in the delivery of progressive health care and ensure your rights to reasonable reimbursement from your Health Insurance Provider.

We will be asking for a current copy of your insurance card(s) in which our Insurance Specialist will be contacting the Insurance Pro-

vider for verification of benefits. With that information in hand we will fill out an “Insurance Assignment Agreement” which outlines your benefits and responsibilities. This form will be signed by you and the Office Manager and placed in your file.

The “Insurance Assignment Agreement” is a clarification of the contract between you and your insurance company and your agreement of the terms and conditions of this contract. Some of the conditions include:

-You are required to pay _____% or \$_____ to cover your co-pay and/or deductible. Deductibles must be confirmed and satisfied prior to assignment being enacted.

-If your insurance has not paid within 60 days, then you will be responsible to pay the balance due. You will be reimbursed by your insurance company or by our

office when your insurance company pays the outstanding balance.

-Our office does not guarantee that your insurance company will pay. We will make every attempt to obtain verification of policy coverage. However, if for any reason, your insurance claim is denied, you are responsible for the full amount of your balance. **This balance is not to exceed our time of service payment schedule.** Any past due accounts are subject to a 20% annual fee.

The purpose of the “Insurance Assignment Agreement” is to help all of our patients with insurance benefits and to address the health-care needs of every patient in the most complete way we can. We want our patients to feel that all of their healthcare needs and concerns are being met in the best way possible.

“Natural Health Center Announces a Cleansing Diet Program”

Do you suffer from aching muscles and joints, weight gain, allergies, headaches, depression, gastrointestinal tract irregularities, and mental confusion. Then your body is experiencing an overload of toxic substances. This 4 week program will teach you how to safely detoxify your body and get

your **HEALTH** and your **LIFE** back in balance. Classes will be held on Monday evenings from 7 p.m. to 8 p.m. beginning April 15th. Jeanne Longenecker, registered nurse and nutritionist will be teaching the classes and monitoring you through the program. Cost is \$75.00 for classes, \$15.00 for book

and approximately \$120.00 in supplements depending on your health needs. Come to the free introductory class on Monday April 1st at 7 p.m. to receive preliminary instructions and to obtain the necessary materials. I look forward to working with you. Jeanne Longenecker, R.N., J.D.

Say Hello To The New Staff Members

Joan Kuheana is a long-time patient of Dr. Schmidt with a bachelors degree in Business Administration. She has worked in the Social Services field for 10 years with 20 years as a Customer Service Specialist and over four years of Medical Claim Reimbursement experience. Originally from Hawaii, she is the single parent of three boys and puts on a Hula seminar twice a year at the Swanson Library. She oversees the insurance department for the office.

Jeanne Montgomery is a graduate of Burke H.S. and has worked

in the travel industry for most of her adult life. Having previously owned her own travel agency has given her a wealth of business knowledge, experience and she has traveled the world. She is a Chiropractic Assistant for the office.

Jessica Newton is originally from North Dakota. She attended Grace University in 1997-1998 and received an Associates of Arts Degree from the University of North Dakota-Lake Region in 1999. She is currently attending the Omaha School of Massage Therapy and plans to graduate in

July 2002. In her spare time she enjoys reading, gardening, and spending time with her husband of 2 1/2 years. She is a Chiropractic Assistant for the office.

Mandy Florez graduate from Benson H.S. in 1994. She currently attending the College of Saint Mary for a double major in Early Childhood Education and Elementary Education. Her goal is to become a Kindergarten teacher. She will be student teaching in two years. In her spare time she enjoys coaching cheerleading and spending time with family and friends.

“Buyer Beware !” by Jeanne Longenecker R.N. J.D.

ment issues so you can be assured you are buying quality products here at Natural Health Center.

Some companies skimp on raw ingredients. Did you know that some companies obtain their product's vitamin E from petroleum? Others use cheap minerals that sound good, but are actually not absorbed well by the body. For example, some mineral salts such as sulfates, carbonates, citrates, etc may have limited absorption or negatively affect the absorption of other minerals. They are more susceptible to absorption interference from the diet, and may be the cause of stomach

and or intestinal discomfort. More easily absorbed minerals would be chelated minerals.

The disintegration time of the tablet is also a concern. The time it takes a tablet or capsule to dissolve in digestive juices has an impact on the absorption and bioavailability of the supplement. In other words, can your body break it down into pieces it can use? We use nutrition therapeutically, to relieve pain, heal injuries, prevent disease, and reverse disease. It is vital that the supplements we recommend be highly absorbable and usable by the body or the

therapy will not work. We care about your health and we will not settle for substandard supplements. This may mean that our supplements are a little more expensive than discount store brands, but as they say, “you get what you pay for”. With effectiveness as the benchmark, our products provide better value than cheaper products even though they may be slightly more expensive. Regardless of price the most expensive product is the one that doesn't improve your health.

The nutritional companies that we use can give us a certificate of analysis of ingredients.

“Buyer Beware !” By Jeanne Longenecker, R.N., J.D.

They routinely test to make sure that each pill has the exact amount it should have in it. In other words, what you see is what you get. In contrast, research studies have taken for example, 5 brands of Co Q-10 and analyzed them for content and have found that only 4 of the 5 actually contain the full 30 mg, some have only half the advertised amount. The same has been found with glucosamine sulfate products, and on and on. The companies we use give us assurances and studies that prove the products contain the amount stated on the label.

And finally, a word about excipients. (The computer didn't know what it was either). Excipients are essential components used in the manufacture of both tablets and capsules that help hold the ingredients together. They are important in product quality control, for stability of ingredients and for effectiveness. However, certain excipients can irritate the gastrointestinal tract, be allergy provoking, or be downright toxic (i.e. titanium dioxide and talc). Allergic or hypersensitivity reactions may account for adverse reactions to dietary

supplements. A high quality product will take the measures to avoid using common allergens and toxins in their products.

The bottom line is this, beware of the bargains, they may end up costing you much more than you realized, not only your pocketbook, but also your health. We would be more than happy to review your supplements and make recommendations specific to your healthcare needs.

Yours In Health,
Jeanne Longenecker

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“Serving The Holistic Needs Of The Midwest For The Past 11 Years ”

Natural Health Center's Calendar of Events

MARCH 2002

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

APRIL 2002

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				