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Dear

This is a letter to help you untangle the web of filing for medical insurance coverage following your visits to Pine Tree Clinic and hopefully help expedite your insurance payments. As you are aware, Pine Tree Clinic is not enrolled in any insurance plans. We ask you to pay in full, and then we have been providing you with a "superbill" after your visit to submit to your insurance company.

Over the years, we have become aware of the many changes that are occurring in the medical coding practices and regulations of the health insurance business, way too many for us to keep up and provide you with updated superbills. While we do not accept insurance, we do want to help you to be able to receive whatever reimbursements you are able to from your health insurance carrier, under your particular policy. To eliminate any confusion, we will continue to give you a superbill after each visit. Because we are not up to date on the latest coding, our superbill will no longer contain CPT codes. A CPT code is the code the insurance company uses to decide how to reimburse you for medical services.

To help you with reimbursement from your insurance company, we are providing you with the name of a company that does insurance coding and will submit your superbill to your insurance company for you. The name of the company is Physician Billing Associates, Inc. and the name of the contact is Ann Kaczor. She may be reached at (847) 870-3600. She assists many patients in completing these forms. Medical billing is her business and her expertise.

These reimbursement arrangements do not apply to Medicare patients, since Dr. Zieve has opted out of Medicare.

Sometimes after a superbill is submitted, your insurance company requests information from us, such as a copy of your records for the visits you submitted. Because we do not have the resources to comply with the myriad of requests we receive from insurance companies, we will forward their request to you. Upon your written consent, we would be happy to send you a copy of your records so that you may deal with your insurance company directly, or together with Physician Billing Associates. The cost of copying your records is \$35. We may add on an additional fee if it is a large chart.

I hope these clarifications and suggestions assist you any of the ways discussed in this letter.

Sincerely yours,

Robert Zieve, MD