

INSURANCE BENEFITS

Please note, we are an out-of-network provider for all insurance companies. If you have out-of-network benefits, most of our services are covered on the out-of-network level. Some patients misunderstand and think that we do not take insurance. We do take most insurances. Being an out-of-network, you have more options in treatment (see below). This may very well be the missing link you need to get well.

We understand your out-of-network coverage might be less than in-network. Since we treat the cause through Functional Medicine (See below), **we try to beat them in costs and quality by getting you well, reducing the need for medicines, and need for medical care through physicians and other symptomatic care providers. Have you seen how expensive medicines are these days? Just cutting the need for medicines can mean a huge savings, which may offset your first reason to stay in-network because it is cheaper!**

We do offer various **payment plans** to make it easy for you to get the out-of-network care you need and are not getting in-network. We allow, in most instances 60 days for insurance to pay on your behalf. It allows you so that you can take advantage of your insurance's out-of-network benefits. We are here to help you the best way we can.

For most insurance companies, we either file insurance for you or prepare insurance forms that you can submit.

Question: When should you consider going out-of-network?

The basis of our practice is **Functional Medicine** which means treating the cause instead of symptoms. The traditional medical approach is **downstream** treatment where you treat symptoms with medicines. Functional Medicine is **upstream** medicine, where it asks the why question-why you have symptoms instead of what question-what medicines to use? This is the fundamental difference. If you are not getting better, you are most likely being treated downstream. It is time to try treating the cause.

Why do some people continue to stay in-network even when they are not doing well?

One major reason is that they simply do not know about the existence of Functional Medicine which treats the **cause**.

If you are ready to treat the cause we're here to help you get well as soon as possible.

To learn more about the benefits of our approach, please visit us at:

<http://www.ehacstl.com/welcome-center/benefits-of-our-approach/>.

To learn more about our practice and to see how we have helped our patients, please check out our success stories at <https://www.ehacstl.com/medical-overview/success-stories/>.

We are looking forward to seeing you soon.

Thank you,

Tipu Sultan MD & Staff

Disclaimer: We cannot guarantee individual results. However, our approach has made lasting positive impacts on many of our patients' lives. We hope you allow us to help you too