

MARYLAND ACUPUNCTURE BOARD

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RECOMMENDATION ON PREPAYMENT PLANS

Note: this recommendation applies in Maryland and may differ in other states

PLEASE READ CAREFULLY

Prompted by numerous requests from practitioners, the Board of Acupuncture revisited the article published in its Winter 2006 newsletter regarding prepayment policies, at its meeting on May 9, 2006. After considering practitioners' testimony and a statement issued by the Maryland Insurance Commission, the Board of Acupuncture decided to rescind the article and acknowledge prepayment capability with due caution.

One of the Board's most pressing concerns with prepayment plans is the patient's ability to recoup monies if the patient decides not to continue treatment. Another concern is what repercussions or penalties will ensue if a contract is broken. Will the patient be fully informed of all monetary consequences before agreeing to sign the contract?

The Board is recommending that if a practitioner chooses to offer prepayment plans, he/she must carefully explain all terms and conditions to the patient. A contract should detail all terms and conditions of the prepayment plan and be signed by the patient. In addition to full disclosure to the patient of the nature and consequences of treatment, contract must outline payment terms stating exactly what monies will be reimbursed to the patient if the contract is broken, and whether the discounted price will be waived and full charges imposed. It must state whether there is a time limit to the contract. It must also clearly stipulate whether administrative charges will be imposed. If your patient can not make informed decisions on his own, or is a minor, be sure to attain the signature of his or her personal representative. As a rule, if it is not stated in the contract, it can not be imposed.

Please ensure that if your patient wishes to cancel treatment and requests reimbursement of unused payments, they should be paid back immediately. Failure to reimburse your patient or provide the proper informed consent may be considered a violation of the Maryland Acupuncture Practice Act and could lead to disciplinary action against your license.

Feel free to contact the Board's office if you have questions or concerns regarding this matter.