

About our Fees

HormoneSynergy Inc. and Dr. Retzler follow the philosophy of keeping patients healthy by preventing the degenerative processes of aging.

We proudly offer optimal-aging and regenerative medicine. Treatment is individualized and comprehensive. We believe in focusing on the underlying causes of aging and disease (not merely treating symptoms) and our approach integrates evidence-based therapies or recommendations based on physiology (how the body works). Treatment includes nutraceuticals (pharmaceutical-quality supplements), bioidentical hormones, diet and lifestyle recommendations, neurotransmitter (brain chemical) optimization, and behavior modification.

Disease is far easier and cheaper to prevent than to treat, even with insurance. We ask patients to consider their true cost for insurance. For example, if an insurance policy costs \$4000 per year, 4 visits to a physician costs essentially \$1000 per visit (plus co-pay, deductible, out of pocket expenses, and possibly, missed time from work). This assumes the insurance company doesn't deny covering the visit.

We recommend patients consider their cost for our care as an investment, not an expense. Our philosophy encourages investment in health to prevent disease, rather than to pay more for disease later. Treatment of disease is usually less favorable than prevention and is nearly always more expensive.

About Insurance Companies

When clinics bill insurance companies, doctors have two options: they can accept whatever fee the insurance company deems appropriate (called the "maximum allowable fee") or they can reject the insurance companies' maximum allowable fee. When doctors accept insurance payments, they are often significantly less than the billed fee. In order to pay staff and high costs of running a practice, these doctors must see two to three times as many patients as they'd like each day. The more patients a doctor sees, the less time s/he can spend with individual patients. Conventional medical offices often see 30-40 patients per day. Dr. Retzler typically sees only 12 to 14 patients per day. This enables her to spend quality time with patients to provide thorough, individualized care and comprehensive treatment recommendations. An average appointment with Dr. Retzler is usually 30 minutes (sometimes as long as one hour), whereas visits to conventional doctors averages 5-10 minutes.

Insurance is NOT healthcare

In general, insurance companies are not focused on prevention or wellness. Insurance companies are heavily invested in the conventional model of healthcare that too often relies on drugs, surgery, and disease maintenance. HormoneSynergy and Dr. Retzler are committed to an integrative, functional medical model that treats underlying causes of symptoms and diseases with effective, targeted nutrition or hormone therapies and lifestyle recommendations. In today's healthcare environment, costs for doctors to practice medicine continue to rise, while insurance payments decline. At the same time, the profits of health insurance companies and salaries of their top executives have risen to record levels.

Ironically, patients sometimes complain about their brief, unsatisfactory office visits at other clinics, while at the same time expressing frustration that we do not bill or accept insurance reimbursement. Unfortunately, we've found that we cannot accept insurance and still provide the same time-intensive, comprehensive, transformative care for patients.

We do not advocate getting rid of insurance coverage, although it's sometimes most practical to keep only major medical insurance to cover accidents or emergencies, and to pay out-of-pocket for exceptional care. We do recommend that patients consider opening a health savings account to receive a tax deduction for health care investments.