



## How Do I Check My Insurance Benefits?

As a courtesy, our billing department will happily bill your insurance for your visit. However, it is your responsibility to be aware of your coverage and copay as well as any deductible and maximum benefits. There are literally hundreds of insurance plans and eligibility can be quite complicated. Please follow the steps below to help you find out about your benefits and eligibility.

Call the number on your insurance card listed for customer services, benefits and eligibility or subscriber services and ask the representative the following questions:

1. Do I have Naturopathic (Acupuncture, Massage) coverage?
2. Beginning date and ending date of coverage.
3. Do I need a referral from my primary care physician for alternative services?
4. Is the doctor/provider I want to see in network or preferred provider with my insurance?
5. What percentage will my insurance cover for the visit for the provider I want to see?
6. Be sure to find out the benefits that apply to the doctor you are seeing; there will be different benefits depending on whether the doctor is in or out of network with your insurance company and whether your plan includes out of network benefits. Individual doctors in the same clinic may be covered differently by the same plan.
7. What is my deductible for the year and has any or all of it been met?
8. Are all specialties (naturopathic, acupuncture, physical therapy, chiropractic, massage) subject to this deductible?
9. Are there limitations on the number of visits I can see the provider?
10. Are there limitations on labs, imaging or referrals ordered by the provider (Group Health)?

Name of representative I spoke with \_\_\_\_\_ Date: \_\_\_\_\_

Note that Group Health insurance plans that are HMO have limited ND coverage. Any preventive services or procedures may not be covered by your plan, even though ND services are covered and your ND is in network.

Your contract is between you and your insurance company. If your insurance company gives you inaccurate information, and does not honor the benefits that were quoted, you are still responsible for your payment. You always have the option to file a complaint with the Washington State Insurance Commissioner if you feel your insurance company is not honoring your contract.