

Our office does not bill insurance directly for visit fees. Some PPO insurance plans will reimburse for visits with Naturopathic Doctors as out of network providers, similar to an out of network MD or DO. However, it is the patient's responsibility to be aware of their policy's coverage before their visit. Most PPO insurance plans will cover conventional lab work ordered by a Naturopathic Doctor, however we recommend confirming this before ordering lab work. Our office does provide super bills with coding necessary for insurance reimbursement purposes. Flex Spending Account (FSA) and Health Savings Account (HSA) plans may be used to pay for visit fees and lab work not covered by health insurance. Check with your employer to determine if one of these accounts is available to you.

To ensure you are aware of your insurance benefits prior to your visit, we suggest calling your insurance company (phone number is typically on the back of your insurance card) and completing this questionnaire. Regardless of your insurance coverage, payment is due in full at the time of service.

1. Name of the representative you spoke to and date: _____
2. Does my plan cover services provided by Naturopathic Doctors? _____
3. Beginning date of coverage: _____ Ending date of coverage: _____
4. Do I need a referral from my primary care physician for alternative services? _____

If Naturopathic Doctors are considered out of network providers:

5. For an out of network Naturopathic Doctor, what percent of visit fees is reimbursed? _____
Is there a maximum reimbursement per visit? _____
Is there an annual maximum reimbursement? _____
6. What is my deductible for the year? _____
How much of my deductible have I paid for this year? _____
When does the annual deductible reset? _____

Further questions for Flex Spending Accounts (FSA) or Health Savings Accounts (HSA)

1. Name of the representative you spoke to and date: _____
2. Is there a limit on how much can be spent on naturopathic care from this account? _____
3. Can I use this account to purchase supplements? _____
Do I require a letter of medical necessity for supplements? _____
If yes, is there a template letter available? _____