



HOLISTIC HEALING ARTS

INTEGRATIVE MEDICAL CLINIC

HOW TO DETERMINE YOUR INSURANCE BENEFITS

Holistic Healing Arts understands the investment you are making towards your health. This worksheet provides helpful hints to find out what YOU need to know about insurance reimbursement. We have included questions to ask your insurance provider to determine out-of-network insurance coverage to better plan your finances.

Holistic Healing Arts providers are not contracted with any insurance companies and considered out-of-network naturopaths. We will provide a 'Superbill' after each appointment for insurance purposes. The 'Superbill' will be given to you during check out or uploaded to your ChARM portal under 'Documents'. A paper invoice will be provided during in-office appointments only.

To receive accurate information from your insurance provider, we recommend calling the member services phone number on your insurance card. Please make sure to speak to a customer service provider. Do not use the automated system when gathering the following information:

Date: _____ Time: _____

Name of the customer service provider: _____

Tracking ID for the call or representative ID: _____

1. Ask the customer service provider to quote your **out-of-network naturopathic benefits** (these are frequently termed "Alternative Care Benefits"). Make sure the customer service provider understands you are seeing a non-preferred / out-of-network provider. _____

2. What percentage of out-of-network reimbursement do I have? _____

3. Does the rate of reimbursement change because I am seeing a non-preferred provider? _____

4. Is there a max dollar amount or visit limit that my plan will cover for out-of-network naturopathic? _____

5. When does my insurance calendar year start over? _____

6. What CPT (procedure) codes are needed for coverage? _____

7. If I receive treatments within a scheduled office visit, do I need a CPT "modifier" code for coverage (i.e. if I receive a procedure during my visit, will I get covered for the office visit and the procedure in the same appointment)? _____

8. What type of appointments are covered (e.g., phone consultation, in-office)? _____

9. What forms do I need to submit per each claim (e.g., superbill, invoice, referral)?

10. Where should I submit claims/reimbursement forms to? _____

LABS - Lab kits vary in cost due to the wide range of insurance plans. If your HHA provider is requesting a lab kit, it is helpful to have the specific lab kit in hand when calling your insurance company. It is important to find out the total amount your insurance will cover, prior to submitting the lab requisition form (found inside the lab kit). If your insurance does not cover the lab kit, or will only cover a small amount, it may end up costing you more via insurance, than the cash price / out of pocket. Please keep this in mind when selecting your payment option on the lab requisition form.

MEDICARE – HHA does not accept Medicare. Medicare patients cannot be reimbursed by Medicare for any visits at this clinic. Please do not submit a ‘Superbill’ / claim for services received at HHA. Lab tests ordered by your provider are rarely covered by Medicare.

This worksheet was created to assist patients in obtaining reimbursement for naturopathic care. This is not a guarantee of coverage or reimbursement to our patients. It is the patient’s responsibility to obtain accurate information about their insurance benefits, communicate directly with their insurance company, submit their own claims, and receive reimbursement. Holistic Healing Arts assumes no responsibility in the collections of your out-of-network benefits. **Holistic Healing Arts will not make any insurance inquiries on the patient’s behalf.**

If you have any other questions or concerns, please let us know. We are happy to help!