

## Insurance Benefit Check Worksheet

We attempt to make this "easy" by using the verification form to assist you in gathering essential information from your insurance provider regarding your nutrition counseling benefits. If you opt to utilize your health insurance policy to subsidize a portion of your nutrition therapy expenses, it's crucial to comprehend your coverage details, including co-pays and deductibles. You can use this for verifying both in-network and out-of-network plans. We will always verify in-network benefits – out-of-network benefit verification must be done by the patient.

#### In Network Plans

Center for Personal Wellness is considered an in-network provider with Anthem Blue Cross Blue Shield and Medical Mutual.

#### Out of Network Plans

Some out of network plans may also reimburse for our services through superbills, which we can provide automatically for you each month. If you would prefer to have someone else submit your superbill for you, we recommend Reimbursify. We are not financially affiliated with this company, but we are always trying to find ways to expand access to care. You can check them out at <a href="https://reimbursify.com">https://reimbursify.com</a>

A few important notes:

- In the event of a misquote or if your insurance were to deny a claim, you will be responsible for any copay, coinsurance, deductible, and/or the remaining balance.
- This worksheet will need to be completed every time your insurance changes or a new insurance coverage period begins, often at the beginning of the calendar year
- If your insurance requires a diagnosis for coverage, we will need to get that diagnosis from an outside provider. We can work with you to get those.

#### How To Determine Your Coverage

This worksheet will walk you the process step-by-step of understanding what is covered in your plan. Ready to check your coverage? Awesome - you can do this!

Step 1: Read the entire worksheet on the next page.

Step 2: Call your insurance company and complete the worksheet (don't worry! we've listed out exactly what to say and do, right there in the worksheet)

Step 3: Submit this worksheet, along with a photo of the front and back of your insurance card to <u>billing@cpwminster.com</u>

# How To Call Insurance About Nutrition Counseling Coverage

- 1. Call the member services number on the back of your card
- 2. Say: "Hello, I would like to ask a few questions to find out if my plan covers nutrition counseling diagnosis, or preventative sessions with a registered dietitian. I have the CPT codes, the group name, and possible diagnoses or diagnosis codes."

"There are 2 CPT codes I want to check. Are 97802 (initial session) and 97803 (follow-up session) covered charges?" Yes 🗖 No 🗖

3. Is the group practice with NPI 1437490877 (provider Lei Barga NPI 1578108296), in my network? Yes 🗖 No 🗖

If either of the above answers are NO, then you will be responsible for the full cost of the nutrition counseling session. If the answers are YES, please continue.

- 4. Do I need a physician referral for nutrition counseling?
- 5. How many sessions per calendar year are covered" # of sessions\_\_\_\_\_
- 6. I want to now understand what diagnoses are covered.
  - o Is Z71.3 or Z72.4 covered for preventative health?
  - o Is E66 covered?
  - Do you cover eating disorder codes (F50.9)?
  - Note: If you have other conditions that are nutritionally relevant such as high cholesterol, high blood pressure, diabetes, eating disorder, family history of diabetes or heart disease you can ask if these conditions are covered as well
    - Also, we know that BMI is not an indicator of health, but some plans still consider it a relevant diagnosis. If you have a BMI that falls outside the "normal" range and want to ask if it's covered, go for it. If you don't want to, that's also fine. Your coverage may change, but your care from us will not.
  - $\circ$   $\;$  Other covered diagnoses and number of sessions covered:
- Do I have telehealth coverage, and if so, until what date? Yes ■ No ■ Date: \_\_\_\_\_

### Important to remember:

- $\circ$  Ensuring payment for services remains ultimately YOUR responsibility.
- If you have a copay or deductible, Center for Personal Wellness will charge the card on file once the information is available on the insurance portal.
- Full payment is due at time of service for any out-of-network patients and any reimbursement will be made by the insurance company to you directly.

Reference # for the Call: \_\_\_\_\_ Date:\_\_\_\_\_

Yes No Ves No Ves No Ves

Yes	No	