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WHAT IS MY NATUROPATHIC COVERAGE?
Per with your insurance company
Do I have Naturopathic Benefits?
If the rep is confused about what Naturopathic benefits are or says no, ask if you have benefits to see a Specialist?
If you can see a Specialist, ask if an office visit performed by a Naturopathic Physician is covered?  **If you do not have Naturopathic or Specialist benefits that cover Naturopathic physicians, then you do not need to ask the remaining questions). You will need to pay out-of-pocket for your visit.**
Is my plan: CALENDAR YEAR or PLAN YEAR What date does my benefits and accumulators reset?
My deductible is \$ I have met \$ of my deductible as of today.
OFFICE VISIT BENEFITS
Does my deductible have to be met before my insurance will start paying towards my visits? Y N
Do I have a set copay for office visits? Y N My copay is \$
Do I have to pay a coinsurance (%) per visit? Y N My coinsurance is%
Do I have a maximum my insurance will pay for Naturopathic benefits? Y N
My calendar/plan year \$ maximum or office visit maximum:
Are the following CPT codes covered when performed by a Naturopathic Physician?:
CPT 99385 "Preventative Medicine" - Y N If yes, what is my patient portion?
CPT 99354 "Prolonged Evaluation" - Y N If yes, what is my patient portion?
PROCEDURES, RADIOLOGY, LABWORK (PRL) BENEFITS
Do I have an upfront lab benefit? What is the upfront lab benefit amount? \$
Does my deductible have to be met before my insurance will start paying towards my PRL? Y N
Do I have a set copay for PRL? Y N My copay is \$
Do I have to pay a coinsurance (%) per PRL? Y N My coinsurance is%