



Insurance Coverage Fact Sheet for Patients

At Revive Wellness Center we do our best to participate in as many insurance plans that will take us to provide you with as many benefits as possible and make naturopathic medical care accessible. Please be aware that even though we may be providers of your insurance company **it does not necessarily guarantee coverage**. In order to minimize surprises, please contact your insurance company keeping these questions in mind to help gain a better understanding of your insurance benefits before your first visit. Also check out your member services website.

Call the phone number on the back of your insurance card and ask:

- Does my plan cover naturopathic medical visits? Y N explanation

FYI The codes that naturopathic doctors bill are the same ones that your general practitioner uses since naturopathic doctors are trained as general practitioners. You may also want to ask if the particular doctor you want to see is on your plan.

- Does my plan cover acupuncture visits? Y N For what conditions? Y N explanation

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- What is my specialist copay? _____

FYI Naturopathic medical visits are generally considered specialist visits.

- Do I have a deductible for medical visits? Y N explanation

FYI A deductible is the amount you pay every year before the insurance company starts paying its share of the costs. For example, if the deductible is \$5,000, then you would pay cash for the first \$5,000 in health care you receive each year, before you can pay for a visit with a copay. Your visits go towards your deductible. We will bill you after your visit for the amount that your insurance company allows towards your deductible. Please note that you are still responsible for services not covered by insurance.

- Do I have a deductible for laboratory work? Y N explanation

Other terms: COINSURANCE. The percentage of the cost of your medical care that you have to pay. Ex. MRI that costs \$1,000, you might pay 20 percent (\$200). Your insurance company will pay the other 80 percent (\$800).

FYI Many plans have exclusions and limitations based on procedures and diagnoses. Ask your insurance company for more information on these in advance.

What if I am not covered by my insurance plan?

If you are not covered by your insurance plan or if you have out-of-network benefits we will provide you with a **superbill** form that you can use to file the claim yourself for reimbursement. At Revive Wellness Center we provide **discounts** to patients that are not covered by insurance, students, and seniors. We also offer our additional services, such as, Acupuncture and Craniosacral Therapy at a minimum additional cost to your visit if not provided by insurance.

Don't let insurance coverage dictate your health or you will be paying more for healthcare in the long run. We will do all we can to help you get the services you need.

We look forward to helping you be well and stay well. You are worth it!