

INSURANCE COVERAGE INFORMATION

Thank you for your interest in scheduling with one of our doctors here at the Clinic of Natural Medicine

Before your first appointment we ask that you follow the checklist below to make sure that you are prepared for your visit. Please feel free to call the office with any questions.

Confirm with your insurance provider what your policy's benefits are:

- Do you have ND (Naturopathic) Benefits?
 - If your insurance says "preventative" visits are covered, that does NOT mean that you have ND benefits. Preventative coverage applies to annual physicals / PAPs / mammograms and colonoscopies. Please specifically ask if your policy covers "an office visit with a Naturopathic doctor". Then give them the doctor's name you are scheduled to see. (Some of our doctors are covered by different insurance providers/policies)
- Do you have a deductible that your office visit(s) will go towards?
 - If so, usually you will need to meet your deductible before your insurance provider will start paying for the visits.
- Do you have coinsurance?
 - This is what the insurance will cover versus what the patient's responsibility is. (Sometimes you'll need to hit your deductible and then insurance will start paying a percentage of your visit costs. So sometimes there is still a percentage of the cost that is the patient's responsibility, even after you have met your deductible).

Important Note: We ask that you please verify the above information through your insurance provider prior to your visit. There is usually a customer service phone number listed on the back of your insurance card. We encourage you to verify your benefits before your appointment so you are aware of any costs that you will be responsible for.

YOU WILL BE RESPONSIBLE FOR ANY COST YOUR INSURANCE DOES NOT COVER.