

**Questions to ask your health insurance company before your first visit/at the beginning of each year:**

Getting the following answers from your health insurance company will give you a much better idea as to whether you are truly covered or not. Many insurance companies like to claim naturopathy is included in their plans but in reality have lots of restrictions. So do your best to get accurate information and realize that even if your insurance company says you are covered, it is possible you will still owe fees.

\*note: If payments go to you the patient, you must keep an eye out for mail from your insurance company and bring in the checks and the attached paperwork to the clinic once they come in.

1. Do I have naturopathic coverage?

\_\_\_ yes \_\_\_ no

\*Note: Emerald City Clinic Practitioners are NOT contracted with Medicaid/Molina at this time.

2. How many naturopathic visits am I allowed per year?

# of visits \_\_\_ or \_\_\_ unlimited

3. Have I met my deductible?

\_\_\_ yes \_\_\_ no- how much is my deductible? \$ \_\_\_

4. Do I have a co-pay?

\_\_\_ yes- how much is it? \$ \_\_\_ OR \_\_\_ no

5. Are there any dollar or calendar limits to my coverage?

\_\_\_ no \_\_\_ yes- how much is it? \$ \_\_\_ what is the time frame? \_\_\_

1 some insurance companies only cover acupuncture done by an MD and not a licensed acupuncturist  
2 some insurance companies require a high deductible such as \$3000 or more which means in reality you don't really have coverage since you might be paying out of pocket all year before they will start to take over and pay on your behalf  
3 your insurance company might cap the amount they are willing to pay out (dollar limits) which is an indirect way of limiting your visits or they might say you have unlimited visits but only for two months and after two months is up you are no longer covered (calendar limit)