



Questions to ask regarding out of network insurance benefits

1. Do I have coverage to see a naturopathic doctor who is out of network? Do I have a copay, co-insurance, or do I have to work toward a deductible?
2. If my naturopath is out of network and orders labs for me that are provided by an in-network lab and billed by the lab, will they be covered? Do I have a copay, co-insurance, or do I have to work toward a deductible?
3. Can my naturopath provide referrals for me if she is out of network?
4. If my naturopath writes prescriptions for me, will they be covered if she is out of network?
5. Does my plan include coverage to see an out of network provider for my annual well check and preventive care?
6. For patients seeking craniosacral therapy: do I have coverage for osteopathic manipulation or manual therapy with an out of network provider? Do I have a copay, co-insurance, or do I have to work toward a deductible?

For Self-Submitting a claim, verify the following with your insurance:

1. What address do I send the claim if I am self-submitting the claim?
2. Do you require a specific form to be filled and sent in with the "Superbill" or can I send in general contact and insurance information?