



## The Insurance Handout

### Questions to ask your Member Services Representative

Steps to take PRIOR to your visit to determine if your nutrition therapy appointments at Nutritional Weight & Wellness may be covered by your insurance:

\*We suggest you record and keep a copy of this information for your records.

1. Call the member services number on the back of your insurance card. For reference, please note the date, time and the name of the representative you spoke to regarding coverage.

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Name of rep: \_\_\_\_\_

2. You may need to provide the following information to your member services representative for easy verification:
  - 1700024890 - Nutritional Weight & Wellness' NPI (National Provider Identifier) number
  - 97802 – Procedure code for an initial appointment
  - 97803 - Procedure code for a follow-up appointment
3. Ask these important questions:
  - Does my plan cover outpatient nutrition counseling for the health conditions I am seeking help?  Yes  No  
List your health concerns:  
\_\_\_\_\_
  - How many sessions are allowed? \_\_\_\_\_  
o You will be responsible to keep track of the number of visits
  - Do I need a physician referral?  Yes  No  
o If yes, please call your physician for a referral.
  - Do I have a deductible to meet first?  Yes  No  
o If yes, how much? \_\_\_\_\_
  - Do I have a co-pay?  Yes  No  
o If yes, how much? \_\_\_\_\_

**These questions are provided as a courtesy to help you determine if nutrition counseling may be covered by your insurance provider. Having these questions addressed by your insurance provider's member services does not guarantee coverage.**

## Frequently Asked Questions Regarding Insurance Coverage

**Q:** Will my policy cover nutritional counseling?

There are many different plans, and we cannot guarantee that your policy will cover nutrition counseling. It is your responsibility to call the member services number on the back of your card to verify your coverage before you schedule your appointment. If we submit a claim to Blue Cross Blue Shield for nutrition therapy and your claim is denied, you will be responsible to pay the full insurance rate. Insurance rate for an Initial consultation (2-hours) is \$365 and a Follow-up consultation (1-hour) is \$160.

**Q:** I have Blue Cross Blue Shield insurance from a state other than Minnesota, will I be covered?

We are in-network providers of Blue Cross Blue Shield of Minnesota, so you may be covered. For Blue Cross Blue Shield plans outside of Minnesota, you may be covered if you have a PPO plan. If your insurance card has "PPO" inside a picture of a suitcase, you probably have a PPO plan. For any kind of Blue Cross Blue Shield insurance, you will need to call the member services number on the back of your card to verify if nutrition therapy is covered under your plan.

**Q:** Do you accept insurance other than Blue Cross and Blue Shield?

No, currently we are only contracted with Blue Cross and Blue Shield. If you want to submit a claim to your insurance we can provide you with the necessary information. Please let us know at the time of booking your appointment so we can have the paperwork ready for you to take with you and submit to your insurance company.

**Q:** What if Blue Cross and Blue Shield is your secondary insurance?

We only submit claims if Blue Cross and Blue Shield is your primary insurance.

**Q:** Does Medicare or my Medicare supplemental insurance cover nutritional counseling?

If you have a Blue Cross Blue Shield supplemental insurance with a member number that starts with "XZV" or "XZH" we can submit a claim to Blue Cross and Blue Shield. If Medicare is your primary insurance, we are unable to send claims to Medicare. You will need to pay for the appointment at the time of service. If Blue Cross Blue Shield is your primary insurance, call the member services number on the back of your card to verify your coverage before you schedule your appointment. If you are unsure if Medicare is your primary insurance, contact your member services department.

**Q:** What if my insurance doesn't cover nutrition counseling or denies coverage once a claim is submitted?

If we submit a claim to Blue Cross Blue Shield for nutrition therapy and your claim is denied, you will be responsible to pay the full insurance rate. Insurance rate for an Initial consultation (2-hours) is \$365 and a Follow-up consultation (1-hour) is \$160.

**Q:** Does insurance cover phone or SKYPE consultations?

No, Blue Cross Blue Shield does not cover phone or SKYPE nutrition consultations.

**Q:** Will I have a co-pay for a nutrition counseling appointment?

You may, you will need to ask your member service representative. We do not collect a co-pay at the time of your appointment. If you have a co-pay, you will be billed.

**Q:** Will I need a referral from my doctor?

That depends on the plan. Because there are many different plans, it is your responsibility to call the member services number on the back of your card to verify your coverage for nutritional counseling and find out whether you will need a referral from your doctor before you schedule your appointment.

**Q:** How many times can I see a nutritionist?

That depends on the plan. Because there are many different plans, it is your responsibility to call the member services number on the back of your card to verify your coverage for nutritional counseling and to see if there is a limit to the number of nutritional counseling sessions. You will be responsible for keeping track of the number of visits.

**Q:** Can I use my HSA or FSA account to pay for products and services at Nutritional Weight & Wellness?

We cannot guarantee our products and services are allowable under your HSA or FSA account. Contact your HSA or FSA account manager for more information.

**Q:** Does insurance cover nutrition classes?

No, our nutrition classes are not covered by insurance.

**With any insurance coverage, whether in-network with Blue Cross Blue Shield of Minnesota or out-of-network with other carriers, it is your responsibility to contact the member services department of your insurance provider to check coverage.**