

## **The Insurance Handout – Commercial – COVID-19**

(All non-Medicare plans)

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### **The Price of Insurance Appointments vs Private Pay Appointments**

The regular rate for an initial consultation (2-hours) is \$365 and a follow-up consultation (1-hour) is \$160. That is the price we bill insurance. We can give a discount to private pay clients, those who pay out-of-pocket at the time of service. The private pay rate for an initial consultation (2-hours) is \$265 and a follow-up consultation (1-hour) is \$110. It is important to know if your insurance will pay before you come in. If we submit a claim for nutrition counseling and your claim is denied, you will be required to pay the full insurance rate.

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### **Do you have more than one Insurance?**

Nutritional Weight & Wellness, Inc. is a provider for Blue Cross Blue Shield, Medica and Medicare. Those are the only insurances we bill.

Primary insurances need to be billed before secondary insurances.

If Blue Cross Blue Shield, Medica or Medicare is not your primary insurance, you will need to pay at the time of service and ask for a Superbill to send the claim to insurance yourself.

If you have any questions at all, please call Shirley at: 651-288-2709 or email her at Shirley@weightandwellness.com.

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### **Medica Clients**

Medica can be harder to verify, please call Shirley, our Insurance Coordinator, at 651-288-2709 and leave your name, date of birth, ID# and group #. She will help with the verification process.

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### **Call the Member Services Number on the Back of your Insurance Card**

Below (see second page) are questions to ask PRIOR to your visit to determine if your appointment at Nutritional Weight & Wellness, Inc. may be covered by your insurance.

We suggest you record the date, time and name of the representative and keep a copy of this information for your records.

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

Name of Rep: \_\_\_\_\_

## Questions to ask your Service Representative

**During the COVID-19 emergency, all nutrition counseling appointment will be done via phone or video.**

During the COVID-19 emergency, if your insurance covers nutritional therapy, most policies will cover video visits to help with social distancing.

### In Person Appointments

**Does my Insurance cover nutrition counseling?**  Yes  No

You may need to provide the following information

- 97802 - Procedure code for an initial nutrition counseling appointment
- 97803 - Procedure code for a follow-up nutrition counseling appointment

### Video Visit Appointments (Video conferencing appointments over the internet using a computer, tablet or smart phone.)

During the COVID-19 emergency, no matter what state you live in, if your insurance covers nutritional therapy, we will be able to bill your insurance company for a video visit. After the COVID-19 emergency, you will need to check with your insurance to see if your policy still covers out-of-state video visits.

**Does my insurance cover video visit appointments?**  Yes  No

- 97802-GT - Procedure code for a video visit initial nutrition counseling appointment
- 97803-GT - Procedure code for a video visit follow-up nutrition counseling appointment  
(GT indicates video visit)

**Does my insurance cover video visit appointments if I live in a state other than Minnesota?**  Yes  No

- Some policies required that the client and nutritionist live in the same state.
- Be sure to tell the service representative
  - Nutritional Weight & Wellness, Inc. is in the state of Minnesota
  - I live in the state of \_\_\_\_\_

### All Appointments

**Can I see a nutritionist at Nutritional Weight & Wellness, Inc.?**  Yes  No

You may need to provide the following information

- 1700024890 - NPI (National Provider Identifier) for Nutritional Weight & Wellness, Inc.

**Do I have a deductible to meet first?**  Yes  No

If yes, how much? \_\_\_\_\_

**Do I have a co-pay or co-insurance?**  Yes  No

If yes, how much? \_\_\_\_\_

**Do I need a physician's referral?**  Yes  No

If yes, please call your physician to obtain an electronic referral PRIOR to your visit.

- Please have your clinic create an electronic referral for your insurance company.

**Do I have a limited number of visits?**  Yes  No

If yes, how many visits can I have per benefit year? \_\_\_\_\_

**Will my plan cover nutrition counseling for (your health conditions)?**

List the health conditions that you want to address at a Nutritional Weight & Wellness, Inc. appointment:

\_\_\_\_\_  Yes  No

\_\_\_\_\_  Yes  No

**The service representative may give you a reference number** Ref. # \_\_\_\_\_

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.