

## Frequently Asked Questions about Insurance Coverage

### **Do you accept insurance?**

We would be more than happy to accept insurance, but unfortunately, in the state of New Hampshire, insurance companies are not required to cover Naturopathic or Complementary services. However, even though your doctor is not a preferred provider in your network, you may be able to get reimbursement for the money you spend on your care.

### **How do I know if I would get reimbursement?**

The best way to be sure is to call the customer service phone number listed on your insurance card. First, ask if there is coverage or reimbursement if you see an “**out-of-network provider**” and if you need a referral from your primary care doctor to get that coverage. If so, ask your doctor to refer you to the Northeast Center for Holistic Medicine for care. You may also wish to ask if laboratory tests ordered by that out-of-network provider will be covered. Usually, if your insurance is a PPO (Preferred Provider Organization) there is more flexibility and you can more easily see a doctor out-of-network. If your insurance is an HMO (Health Maintenance Organization), you may need a referral.

### **How do I get reimbursement after my visit?**

At the time of your visit, please let us know that you are going to submit your invoice to insurance for reimbursement. We will provide you with a “**superbill**” that has all of the information that your insurance company will need. Then, call your insurance company to request the paperwork needed to submit the claim. If the claim is rejected, you may consider re-submitting it with a letter similar to the template letter provided by us to again request reimbursement.

Once your insurance company has accepted one claim, the future claims are much easier and more streamlined.

### **What if I still don't get reimbursed?**

Remember that there are other ways to save money on your visits at the Northeast Center for Holistic Medicine. If you have a **Health Savings Account** through your employer, you may use that tax-free money to pay for your visits, labwork, supplements and prescriptions. Please contact your employer for more information.