



We are contracted with Regence/BCBS, Providence, Aetna, and most MODA plans. Your insurance company can verify your provider's status with them when you call. Please be aware that specific policies vary in their coverage of naturopathic medicine regardless of the practitioner's network status. Mederi Center can provide billing services for clients who are Oregon residents and have on-site consultations with Dr. Michael Hummel.

## ***Insurance Benefits***

---

***It is your responsibility to be informed of your specific insurance plan's coverage, co-pay, and deductible.***

Here are some important questions to ask when calling to verify your benefits. It is important to verify your insurance coverage prior to your first appointment.

Date Verified: \_\_\_\_\_ Representative Name: \_\_\_\_\_

When does my plan renew each year? \_\_\_\_\_

Does my plan cover services performed by a Naturopathic Physician? **YES NO**

Do I have any exclusions with Naturopathic services? \_\_\_\_\_

Is there a limit on the number of Naturopathic visits per year? **YES NO** What is the limit? \_\_\_\_\_

Do I need a referral/pre-Authorization from my PCP for ND services to be covered? **YES NO**

### **My Out-of-pocket costs:**

1. Does my deductible apply to a Naturopathic visit? **YES NO**
  - a. If YES, has my deductible been met for the year? **YES NO** if no, how much is remaining? \$ \_\_\_\_\_
  - b. After my deductible has been met what is my out-of-pocket cost? \_\_\_\_\_
2. What is my copay to see a Naturopathic Physician? \_\_\_\_\_
3. Will labs be covered if ordered by an ND? **YES NO**
4. What are my wellness visit benefits? \_\_\_\_\_
5. Have my wellness benefits been met this year? **YES NO** if yes, when do they renew? \_\_\_\_\_

***There are no guarantees of these benefits, and your insurance company makes the final determination of payment when the actual claim is received. Any benefit level appeals must be made by the patient. Any expense not covered by your insurance will be considered patient responsibility.***