## Fees and Insurance

Session	Rate	CPT code
First Session Intake 60 min	\$180	99205
Follow-up Sessions 50 min	\$160	99215
Brief Session 30 min	\$100	99214
No Show/Late Cancel Fee	\$50	none
Initial Consultation	free	none

All appointments are via secure telehealth at this time (9/1/2022).

I am considered an "out-of-network" provider for all insurance plans. This means you will be charged directly and pay at the time of service. However, many insurance plans will reimburse you a portion of these fees. Health insurance plans that have out-of-network benefits will typically reimburse between 20-80% of the claim. Please check with your health insurance company to verify. I will provide you with a 'Superbill' that contains all the information needed for you to submit a claim to your insurance for possible reimbursement.

## **QUESTIONS FOR YOUR INSURANCE COMPANY**

- 1. **<u>Do I have out of network benefits?</u>** Depending on the insurance plan you choose you may not have out-of-network benefits.
- 2. <u>Does my plan cover naturopathic doctor visits?</u> They may ask for my identification numbers.

**NPI:** 1417269382 **EIN:** 88-3296323

- 3. What is my out-of-network (OON) deductible? Knowing your deductible will allow you to know how much money you will have to pay out of pocket before you insurance begins to cover sessions fully or require you to pay a co-pay.
- 4. How much of my out-of-network deductible has been met this year? And clarify your policy period, if it is calendar year Jan-Dec, or some other dates.
- 5. <u>What is my coinsurance?</u> This is the percentage your insurance company will reimburse you after you have met your OON deductible.
- 6. How do I submit for reimbursement? And how long will it take before I get reimbursed? Some insurance companies will allow me to submit the necessary paperwork which makes the process easier. Some companies will require you to submit a Superbill to them directly. It's really important to ask this when speaking with your insurance representative as each insurance company has different procedures when submitting a Superbill.

**Note**: Some clients like to use services like <u>reimbursify.com</u> instead of filing claims yourself. My practice is registered with them for your convenience. This service does charge a fee (\$3.99) per claim.