## **Checking Insurance Benefits**

This page will guide you through checking your nutrition counseling benefits to ensure that our time together is covered by your insurance plan. I ask that you check your benefits prior to your 1<sup>st</sup> appointment.

Please note that Marsi Markowitz only accepts Cigna, Aetna & EmblemHealth at this time. If you have a different insurance, I am more than happy to provide you with a superbill upon request that you can submit to your insurance company for possible reimbursement. You will need a physician referral with your nutrition-related medical diagnosis to keep on file. <u>The superbill</u> <u>does not guarantee reimbursement</u>.

## \*Please bring your insurance card to your 1<sup>st</sup> appointment.

## Call the member services number on the back of your card and ask:

- 1. Does my plan cover outpatient nutrition counseling? (codes: 97802 for initial visit and 97803 for follow up visits)
  - a. If yes, how many sessions are allowed per year? \_\_\_\_
  - b. Does my plan only cover visits that are "medically necessary?" Or do I have any nutrition counseling benefits covered under the preventative portion of my plan?
  - c. Does my plan re-new by the calendar year? Or policy year? (If yes for policy, what is the policy year?)
- 2. Are there any limitations on which conditions are covered? (Ask if your specific medical condition or reason for seeing a dietitian is covered.)
- 3. Do I have a deductible to meet first?
  - a. If yes, how much is your deductible?
  - b. How much of the deductible have you already met?
- 4. Do I have a co-pay or co-insurance for outpatient nutrition counseling?
- 5. Do I need a physician referral?
  - a. Note, **if you need a physician referral this must be done** <u>prior</u> **to our session.** You may need to provide your doctor's office with the information located at the bottom of this page.
- 6. Is Marsi Markowitz covered under my plan? Provide Marsi's information located at the bottom of this page.
- 7. If Marsi is not covered, what are my out-of-network nutrition benefits?
- 8. Record the representative's name and a reference # when checking your benefits. This information will be necessary if you ever need to dispute a rejected claim.
  - a. Representative's name
  - b. Reference # \_\_\_\_\_

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