

## **Determining Your Out-of-Network Provider Benefits**

Obtain the following information from your insurance card:

- Customer service number
- Policy Number
- Member ID number

Then call the customer service number and ask the following:

- Representative's name
- When does my coverage end?
- What is my deductible?
- Is this based on a calendar year or a fiscal year?
- Has this deductible been met this year?
- Do I have out-of-network coverage for a Naturopathic Physician/Acupuncturist?
- What do my benefits cover for out-of-network Naturopathic Doctors/Acupuncturists?
- What percentage will it cover for office visits?
- Is this a percentage of the allowed amount?
- What is the allowed amount for an out-of-network provider?
- What lab coverage do I have?
- Do you have a preferred laboratory?

Calculation Examples:

a. \_\_\_\_\_%(of visit) x visit amount \_\_\_\_\_ = \_\_\_\_\_ your possible reimbursement

b. Calculate 'amt allowed':

    % of allowed amt \_\_\_\_\_ x allowed amt \_\_\_\_\_ = \_\_\_\_\_ then subtract from fee and that will be an **estimated** out-of-pocket amount. \_\_\_\_\_

***Please remember that these are estimates and in no way guarantee what you will be reimbursed.***

We hope this will give you some help in **estimating** your actual out of pocket expenses when you come for your visits. As with all insurance, nothing can be guaranteed until you receive your reimbursement check!