

How Do I Check My Insurance Benefits?

Green Mountain Medicine will gladly help you submit an insurance claim for your visits, and for this purpose will provide you with a detailed summary of your visit and related charges. You will be responsible for submitting this service summary to your insurance company. The process of submitting a claim to your insurance company is fairly simple, yet benefits and payment from the insurance company are not always guaranteed. For this reason, it is helpful to be aware of your insurance coverage before your first visit. Follow steps 1-8 when calling your insurance company to find out about your benefits.

First, call the number on your insurance card listed for customer service, benefits and eligibility, or subscriber services, and ask the representative the following questions:

1. When did my *coverage begin and when is the ending date of coverage*?

Beginning Date of Coverage _____ **Ending Date of Coverage** _____

2. Do I need a *referral from my primary care physician (PCP)* for alternative services?

___ **Yes** ___ **No**

3. What are my *benefits** for the following services?

**Be sure to determine the benefits that apply to seeing your doctor specifically; benefits may vary depending on how your plan covers Out-of-Network providers.*

Specialties:

Naturopathic: % Covered _____; Co-pay/ Co-Insurance _____; Year Max _____

Acupuncture: % Covered _____; Co-pay/ Co-Insurance _____; Year Max _____

4. Is there a co-pay per **visit** or per **specialty**? (Circle each that applies.)

5. What is my *deductible for the year* and has any or all of it been met?

Deductible \$ _____ **Amount of Deductible met so far \$** _____ **Date** _____

6. Are any of the specialties listed above *subject to this deductible*? **yes** ___ **no** ___

If so, **which specialties?** _____

7. What is the *name of the representative* who is speaking with me? _____ **Date** _____

8. If not printed clearly on my insurance card, to what *mailing address* should I send my claims?

If you have trouble getting the information you need, please feel free to call the clinic for assistance.

*Please be aware that the information you obtain is not a guarantee of payment. If an insurance company gives you inaccurate information, they may not honor the benefits that were quoted.