

How Do I Check My Insurance Benefits?

In order to ensure you are aware of your benefits before your visit we recommend you go through the following procedure so you know how much your insurance may cover of your care. Practitioners at Mississippi Health Center (MHC) are covered under most insurance plans that provide alternative care. MHC provides courtesy insurance coverage inquiries and billing. Anything not covered by insurance is the responsibility of the patient and will be billed directly to the patient for the outstanding amount. Even though MHC will call and check coverage status, it is the patient's responsibility to be aware of her/his coverage, as well as any deductibles and maximums. Please follow the steps below to find out your benefits and eligibility.

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. Do I have Naturopathic Coverage? YES _____ NO _____

2. Do I have Acupuncture Coverage? YES _____ NO _____ If yes, does the acupuncture have to be administered by an MD? (This may come as a sneaky surprise! If an MD license is required, you will not be covered for acupuncture at MHC). If acupuncture can be administered by a licensed acupuncturist find out: Beginning date of coverage _____ Ending date of coverage _____

3. Do I need a referral from my primary care physician (PCP) for alternative services? Yes ___ NO _____. If yes, you will need to obtain this authorization prior to seeing practitioners of Mississippi Health Center unless your PCP is Dr. Ilsley. (This is the case for any Kaiser patient without CHP benefits).

4. Is the provider I want to see (Dr. Justin Ilsley or Beth Yohalem-Ilsley) an In-Network or a preferred provider with my insurance? YES _____ NO _____ With an in-network provider I have _____% coverage. With an out of network provider I have _____% coverage.

Terms to understand: A Co-Insurance covers a specific percentage of the cost of a visit. This can vary each visit depending on the procedures performed. A Co-Pay is a set amount of money that you owe at the time of service. You will not have a co-insurance and a co-pay for the visit, but you may have a co-insurance for acupuncture, and a co-pay for naturopathic medicine, or vice versa. Occasionally you will have a co-insurance for particular modalities. A year max refers to the maximum amount of money your insurance will pay per year. A visit # max refers to the maximum # of visits your insurance agreement will pay for per year. A deductible is a set amount, according to your insurance agreement, that you will need to pay before your benefits will be covered by your insurance company.

5. Summary of my benefits for the following services: *Be sure to find out the benefits that apply to the practitioner you are seeing; there will be different benefits depending on whether they are an In or Out-of-Network provider with your insurance company and whether your plan includes Out-of-Network benefits.

Naturopathic: Co-Insurance_____ Co-pay _____Year Max_____ Visit # Max_____

Acupuncture: Co-Insurance_____ Co-pay_____ Year Max_____ Visit # Max_____

6. If I am seeing Dr. Justin Ilsley ND, LAc, do I pay a double co-pay for the doctor visit because he his dually licensed? YES_____NO_____

7. What is my deductible for the year and has any or all of it been met? Yearly deductible \$_____ Amount of deductible met so far \$_____ Date _____

8. Are any of the specialties (acupuncture or naturopathy) listed above subject to this deductible? ___Yes ___No If yes, which specialties? _____

9. If Dr. Ilsley is a covered provider, will lab work and imaging orders be covered? Labs and Imaging: % Covered _____; Copay/Co-insurance _____; Year Max _____

What is the name of the representative I spoke with _____ Date _____

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